

Potential Cost Recovery from Non-Resident Drivers Involved in Motor Vehicle Crashes

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**CERTIFICATION STATEMENT**

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### **Abstract**

The problem was the Larkspur Fire Protection District (LFPD) does not utilize a rescue billing program to bill for services provided during motor vehicle crashes involving non-resident drivers. The purpose of this descriptive research paper was to determine the need for a rescue billing program to bill for services provided during motor vehicle crashes involving non-resident drivers. The four research questions were: (a) what services related to motor vehicle crashes can the LFPD legally bill for, (b) what government rules must be approved prior to instituting a cost recovery program, (c) how do other agencies determine billing costs related to motor vehicle crash incidents, and (d) how do other agencies bill for and collect payment for costs related to response to motor vehicle crash incidents. Procedures used to answer the research questions consisted of examination of Colorado State Statutes and local rules, a nationwide questionnaire, and personal interviews. Results from this research indicated that the LFPD does not have a need to institute a rescue billing program that bills for services provided during motor vehicle crash incidents on the basis such a program would recover minimal amounts of costs and socio-political outcomes may affect the District in a negative manner. The first recommendation was that the LFPD should not pursue the development and adoption of a rescue billing program that bills drivers, whether resident or non-resident, for services provided during motor vehicle crash incidents. The second recommendation was for the LFPD to continue to seek state and federal funding in the form of grant awards to compensate for budgetary deficits.

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## **Introduction**

Today many industries in the United States are experiencing financial challenges as a result of the state of the economy. Although the fire service agencies are primarily composed of branches of local government, they are not immune from the challenges of a stressed economy. Many fire agencies receive their primary funding via property taxes based on valuation of properties within their jurisdiction. The decline of the housing market and resultant decline in property values in many jurisdictions has forced a number of fire agencies to seek out and implement non-traditional cost recovery programs. Without additional revenue streams provided by effective cost recovery programs, some agencies may not be financially capable of continuing to provide the expected level of service to the citizens within their jurisdictions.

Currently, the Larkspur Fire Protection District (LFPD) does not have a cost recovery program in place with the exception of its ambulance transport billing program. Historically, the LFPD has been successful in recovering ambulance transport service costs through its ambulance transport billing program. In the past, the transport service billing program generated sufficient revenue to cover the costs of ambulance purchases, ambulance maintenance, medical supplies and equipment, prehospital personnel training costs, and a small portion of salaries and benefits. Unfortunately, the valuation of property within the District is expected to decline 12% to 18% at the beginning of 2012 which will result in a decrease in the District's tax revenue. A decrease in tax revenue may prove to negatively affect the operational and logistical service capabilities of the LFPD. To lessen the budgetary effects of a potential future decline in tax revenue, the District should investigate the viability of an additional cost recovery program. Due to the frequency of motor vehicle crashes (MVC's) the District responds to, a potential additional cost recovery program may include billing involved drivers for services provided.

The problem was that the LFPD does not utilize a rescue billing program to bill for services provided during motor vehicle crashes (MVC's) involving non-resident drivers. The purpose of this research project was to determine the need for a rescue billing program to bill for services provided during MVC's involving non-resident drivers. Four research questions were developed to explore the need for such a cost recovery program. The research questions included: (a) what services related to MVC incidents can LFPD legally bill for; (b) what government rules must be approved prior to instituting a cost recovery program; (c) how do other agencies determine billing costs related to MVC incidents and; and (d) how do other agencies bill for and collect payment for costs related to response to MVC incidents. The descriptive method was the primary method used in this project.

## **Background and Significance**

### **LFPD Description**

The LFPD is a special fire protection district whose boundaries include 110 square miles of rural Southeast Douglas County, Colorado. It is a combination career/volunteer agency consisting of 21 career staff members and 45 volunteer personnel. Due high housing costs, the majority of the staff resides outside of the District. Seventy-five percent of the career staff lives outside of the district all have commuting times between 30 minutes and 1 hour. Similarly, 76% of the volunteer staff resides outside of the district and all have similar commute times. The Fire Chief, EMS Division Chief, Training Lieutenant, and Fire Marshal are salaried positions and are assigned to a Five-day, 45 hour work week schedule. A District administrative assistant also works a Five-day, 45 hour workweek and is an hourly wage employee. Career line staff is comprised of three shifts. Each shift works a 48/96 hour work schedule and is assigned a

Lieutenant, Two Firefighter/Emergency Medical Technician-Paramedics (EMT-P), and Two Firefighter/Emergency Medical Technician-Basics (EMT-B). Part-time and volunteer Firefighter/EMT-B's and Firefighter/EMT-P's augment the career staff as needed.

LFPD serves a population of 5,828 with a driving age population of 16 years and older of 4,231. (Douglas County Assessor's Office, personal communication, 2011) United States Census data for the area is not yet available, however, according to the year 2000 data, approximately 2,233 residents of the District were in the workforce. (United States Census, 2000) This number is approximate because tract information is not available due to the rural nature of the District. An "American Factfinder" search of the only District zip code, 80118, which encompasses the District and contains a minimal amount of low population areas, was utilized to obtain the population approximation. Due to the rural nature of the District and the lack of industry within the jurisdiction, the majority of the residents of the District in the workforce are employed outside of the District boundaries and therefore must commute to their place of employment. The main commuter route in the District is a 13.5 mile stretch of Interstate-25 which runs from the District's southern border to its northern border. This portion of the interstate provides a commuter route primarily for non-District residents commuting between the metropolitan areas of Colorado Springs and Denver. Due to the location of subdivisions within the District, most resident commuters access Interstate-25 at the District's southern border and travel south to the Colorado Springs metropolitan area or at the District's northern border and travel north to the Denver metropolitan area.

**Occurrence and Cost of MVC's**

According to Highplains Fire Manager <sup>TM</sup>, the District's firehouse management software, the total calls for service within LFPD jurisdictional boundaries between the years 2005 and 2010 were 4,774, 1085 of which were MVC's. A total of 489 of these incidents, 370 of which occurred in Interstate 25, resulted in injuries. Of the 489 injury MVC's, 33 (6.75%) of the involved parties were residents of the District while 456 (93.25%) involved non-district residents. The average response resources dedicated to these incidents included an engine crew of three personnel and an ambulance crew of Two personnel for a total service time of 271.98 hours. (Highplains Firemanager Response Query, 2005 through 2010) The approximate combined equipment and personnel cost of responding to these incidents based on agency hourly personnel costs and Department adopted resource rates from the Colorado State Forestry Service Cooperator Resource Rate Form (CRRF), rates were \$43,629.37. It should be noted that this combined cost does not include ambulance CRRF rates or ambulance personnel rates because the District's transport billing program recovers the cost of patients treated as a result of injuries sustained as a result of an MVC. The approximate cost incurred while serving residents of the District involved in MVC's with injuries was \$2,944.98 while the approximate cost of serving non-resident citizens was \$40,684.38.

During that same time frame, LFPD responded to 596 motor vehicle crashes without injuries within the District's boundaries. Of these 596 MVC's, 516 occurred on Interstate-25. The approximate cost of responding to these incidents was \$38,512.31. According to a query from Highplains Firemanager dating from 2005 to 2010, the average response resources dedicated to these incidents included an engine crew of three personnel and an ambulance crew of two personnel for a total service time of 271.98 hours. (Highplains Firemanager Response Query,



2005 through 2010) The number of involved parties who were residents of the District is not readily determined due to lack of adequate data collection of such responses. Due to the high level of commuter and commercial traffic traveling through the District on a daily basis however, one can assume that the ratio of non-resident citizens involved to resident citizens involved is similar to that of MVC's with injuries. Assuming approximately 6.75% of the citizens involved in MVC's without injuries were District residents, the cost of providing services to District residents was \$2,599.58, compared to \$35,912.73 of non-citizens. It should be noted that this combined cost includes ambulance CRRF rates and ambulance personnel rates because the District's transport billing program does not recover any costs in the case of non-injury MVC's.

An additional cost of \$44 per call is incurred on the District for dispatch services by the Douglas County Sheriff's Office. The total dispatch cost for all MVC's between 2005 and 2010 was \$47,740. Under the assumption that 6.75% of the involved citizens were District residents, dispatch cost of \$3,222.45 were incurred as a result of their incidents. Disproportionately, \$44,517.55 was paid by the District to the Douglas County Sheriff's Office for dispatch services to incidents involving non-resident citizens. In summary, approximate District expenses for response to MVC's between 2005 and 2010 was \$121,114.66 for non-resident citizens and \$8,767.01 for resident citizens.

The District has never explored the possibility of recovering costs incurred through response to MVC's. The funds recovered through an MVC rescue billing program could reduce the current cost to taxpayers and provide LFPD with an increased financial ability to fund needed community risk reduction programs aimed at reducing the number of preventable injuries.

### **Three Most Common Causes of Preventable Injury and Death**

LFPD has never explored potential risk reduction programs aimed at reducing the number of the most common causes of preventable injuries and death that occur within the District boundaries. The three most common causes of preventable injury and death in the District between the years of 2005 and 2010 were MVC's, falls, and assaults.

MVC's are the most common cause of preventable injury and death. As previously stated, between the years of 2005 and 2010, 489 of these incidents resulted in injuries. Upon further analysis of LFPD records, 10 of the 489 incidents were determined by initially arriving crews to have resulted in death. The morbidity and mortality of injured patients transported by LFPD ambulances to medical facilities is unknown. The age group most commonly injured during MVC's was between 15 years and 24 years of age which consisted of 62 males and 92 females. In the 25 to 34 years age group a total of 79 persons were injured in MVC's; 41 males and 38 females. In the 35 to 44 years age group 38 males and 34 females were injured for a total of 72 persons. Similarly, the 45 to 54 years age group consisted of 42 males and 30 females for a total of 72 patients. A total of 42 people in the 55 to 64 years age group, which consisted of 24 males and 18 females, sustained injuries during MVC's. The 64 and over age group consisted of 35 people; 15 males and 20 females. In the 6 to 14 age group 22 children were injured in MVC's; 11 males and 11 females. Children 5 years and younger in the 5 years and younger were the least commonly injured persons involved in MVC's. Of the 13 injured children in this group were 6 males and 7 females.

The second most common cause of preventable injury and death between the years of 2005 and 2010 were falls from less than 20 feet. LFPD records show that none of the responding

crews determined the falls to have resulted in death. Similar to patients transported by ambulance to medical facilities, morbidity and mortality is unknown. Of the 112 falls between 2005 and 2010, 43 of the injured patients were in the 65 years and older age group. Of the patients within this age group, 18 were male and 25 were female. In the 55 to 64 years age group, 12 falls occurred and resulted in injuries to 5 males and 7 females. Between the ages of 25 and 54 years, 30 persons were injured as a result of falls, 18 males and 12 females. Five males and 3 females, a total of 8 persons, sustained injuries as the result of falls in the 15 to 24 years age group. In the 6 to 14 years age group, 7 males and 5 females were injured as a result of falls. Finally, in the 0 to 5 years age group 6 males were injured as a result of falls less than 20 feet while only 1 female was injured.

The third most common cause of preventable injury and death was assaults. Between the years of 2005 and 2010 LFPD responded to 33 injuries were sustained as the result of assault. All 33 individuals who sustained injuries were male and none of the assaults resulted in death. Twelve of the injured persons, 11 male and 1 female, were between the ages of 15 and 24 years. Eighteen persons between the ages of 25 and 54 years, 8 males and 10 females, sustained injuries as the result of assault. Two males in the 0 and 5 years age group and 1 female between the ages of 55 and 64 years were injured as a result of assault. It should be noted that 15 of the assaults that occurred during this time period happened in a juvenile detention facility in the district. In April of 2010 the facility moved its operations outside of the district. Since May of 2010 through June of 2011 the district has responded to 5 injured persons as a result of assault.

### **Current Community Risk Reduction Programs**

Throughout its history LFPD has instituted and maintained few organized community risk reduction programs. The District's deficit in established risk reduction programs is partially due to budgetary issues. A reliable revenue stream which could be dedicated to the funding of risk reduction programs has never been available. The lack of established risk reduction programs is also a result of a common mindset that, as a fire agency, our only responsibility is to respond to and mitigate emergencies, not to engage in time, resource, and finance consuming risk reduction efforts.

The most prevalent and popular Fire and Life Safety Education (FLSE) program with the residents of the District is the Wildland/Urban Interface Mitigation Residential Inspection program. Although wildland fire frequency within the District is low, due to the significant amount of wildland/urban interface issues in its subdivisions, the risk is quite high. The District's residential wildfire mitigation program provides homeowners with free property inspections and guidance about how to create defensible spaces around their homes.

During Fire Safety/Fire Prevention Week in October, the District has traditionally partnered with the Larkspur Elementary school, the only school in the district, and conducted interactive fire safety activities with the students and school staff. Various standard fire safety/fire prevention presentations are made to students from kindergarten through 6<sup>th</sup> grade students. The school employees and its students have always praised the District for the presentations, however, programs to continually build upon Fire Safety/Fire Prevention Week, FLSE training throughout the year are not offered by the District.

The District also offers Cardio-Pulmonary Resuscitation (CPR) and First Aid classes to members of the public. The members of the public that attend the classes are charged a flat fee of \$5.00 to cover the cost of both the class and the certification card. An additional charge of \$17.00 is added if the attendees wish to keep their student manuals. The classes are generally advertised by word of mouth and historically have had a low attendance rate.

### **Relationship to Executive Analysis of Community Risk Reduction Course and the United States Fire Administration Operational Objectives**

This applied research project (ARP) relates to material presented in Chapter 1 of the Executive Analysis of Community Risk Reduction Student Manual. (United States Department of Homeland Security [USDHS], 2009) This document summarizes the necessary components of a successful risk reduction program and solidifies the idea that available resources, the Fire Chief, and other executive officer's are vital players in the success of risk reduction efforts by stating, "A lack of resources or a lack of skills on the part of the Chief Executive Officer and EFO will make risk mitigation difficult" (USDHS, 2009, pp. 1-17). It is also made clear that effective risk reduction programs cannot be solely a governmental effort or solely a citizen led effort but "... mitigation and response to fire and preventable injury is usually the responsibility of the local authority having jurisdiction" (USDHS, 2009, pp. 1-18).

In reference to economic decisions as they relate to risk reduction efforts, Chapter 2 of the Executive Analysis of Community Risk Reduction suggests, "as frustrating as it might be to the EFO, funding is both an economic and a political decision" (USDHS, 2009, p. 2-25). Monetary cost of some kind is an inherent component of any organized and successful risk reduction program. Politically, an organization must gain support of the majority of risk reduction

program stakeholders for procurement and expenditure of funds. If funds are easily procured with minimal financial impact to stakeholders, or recovered as in the case of an MVC rescue billing program, the cost of initiating and maintaining risk reduction programs may be more politically palatable for the external and internal stakeholders and more economically feasible for the sponsoring agency.

This research project is related to the United States Fire Administration (USFA) operational objectives, as it is to “Improve the fire and emergency services’ capability for response to and recovery from all hazards” and “Reduce risk at the local level through prevention and mitigation” (National Fire Academy, 2009, pp. II-2). The District’s response capabilities would be directly impacted by the recovery of costs expended through response to MVA incidents. Recovery of costs associated with MVC responses could potentially enable the District to continue to provide the current level of response capabilities despite potential future budgetary deficits as a result of further economic decline. Such cost recovery may also create a budgetary condition which may allow for the expanded availability of funds for new community risk reduction initiatives.

### **Literature Review**

This report author began a preliminary literature search at the National Fire Academy Learning Resource Center (NFA-LRC) in November of 2010 while attending the Executive Fire Officer Program course Executive Analysis of Community Risk Reduction. Several professional journal articles and applied research projects were discovered at the LRC that addressed traditional fire agency alternative funding, however, no literature was discovered that specifically explored cost recovery through non-traditional cost recovery programs such as rescue billing for

MVC's. The literature search was resumed at the researcher's home agency library, the Pikes Peak Regional Library system, as well as Google™ and Bing™ Internet search engines. The researcher's home agency library and the Pikes Peak Regional Library system yielded literature search results consistent with that conducted at the NFA-LRC in November, 2010. Conversely, searches utilizing internet search engines yielded applicable literature in the forms of two state bills, a state revised statute, television channel website stories, newspaper articles, and newsletter articles.

The literature search via internet search engines yielded the vital and relevant Two page document of the February 1<sup>st</sup>, 2009 State of Colorado House Bill 09-1041, which outlines "A Fire Protection District Board's Authority to Fix Fees for Emergency Medical Services" (p. 1). The document makes it implicitly apparent that, upon approval of the act, fire districts in Colorado would be able to legally assess fees to recover costs incurred through the services provided during MVA incidents. Specifically, House Bill 09-1041 was an act that sought to authorize fees to be assessed for "(A) Services Provided Prior to the Arrival of an Ambulance, (B) Rescue or Extrication of Trapped or Injured Parties; And (C) Lane Safety or Blocking Provided by District Equipment" (State of Colorado, 2009, February 1, p. 2). The Bill also infers that the aforementioned service components rendered during an MVC would not be the only components for which a district would be able to assess such fees by preceding them with the statement, "...includes but is not limited to..." (p. 2). The act was approved by the Governor which resulted in the revision of Colorado Revised Statute 32-1-1002, Section 1.e, Subsection I. (State of Colorado, 2009, June 3) Another Bill, House Bill 10-1095, was introduced and successfully amended part B of Subsection I to read, "Rescue or extrication of trapped or injured parties at the scene of a motor vehicle accident" (State of Colorado, 2010, August 11, p.2).

Colorado Revised Statute 32-1-1002, Section 1., Subsection e., Part I relates to the research contained within this ARP in that it provides the legal authority of a District to develop, institute, and maintain a rescue billing program for the purpose of recovering costs incurred through its response to MVA incidents. (State of Colorado, 2010) Specifically, it answers the first and second research questions: What services related to MVC incidents can LFPD legally bill for and what government rules must be approved prior to instituting a cost recovery program. In the June 3<sup>rd</sup>, 2009, and August 11<sup>th</sup> 2010 revisions of CRS 32-1-1002, the State does not dictate fee amount limitations, but instead grants oversight to fire protection district boards to determine fee structures by stating, in Section 1.e., “To fix and from time to time increase or decrease fees and charges...” (p. 1). It would therefore, be the responsibility of the LFPD Board of Directors to develop and approve a fee structure if it chooses to develop, implement, and maintain a rescue billing program for the purpose of recovering costs for services provided during MVC incidents. Additionally, CRS 32-1-1002 does not address discriminatory billing of non-district resident drivers versus district resident drivers, or at-fault versus not at-fault drivers, thus creating the assumption that a special fire district board may apply its own discretion in determining which group, or groups of drivers it chooses to recover costs from. In a conversation with the LFPD Board of Directors Chairperson concerning the legal aspects of instituting a rescue billing program for cost recovery of services provided during MVC incidents, Darol Yarman stated, “For any new billing program like that, all the Board needs is to have a majority approval motion and adopt a resolution” (D. Yarman, personal communication, May 12, 2011).

A guest article written by Dino Ross for the Special Districts Association of Colorado explores “...numerous political and social policy issues related to the topic...” of assessing fees related to MVC responses as a cost recovery initiative (Ross, November 2010, p. 9). It also



discusses the legal ramification of CRS 32-1-1002(1) (e) and thus relates to the first and second research questions: What services related to MVC incidents can LFPD legally bill for and what government rules must be approved prior to instituting a cost recovery program. The article also exposes potential socio-political situations a special fire district may encounter if it chooses to implement a cost recovery program based on billing for services provided during MVC incidents. The article points out proponents favor the billing non-resident citizens involved in MVC's on the basis that they do not pay local property taxes which make it possible for emergency services to operate. Alternatively, a strong argument is presented by those who oppose the billing of non-residents involved in MVC incidents for the services they receive. According to the article, opponents argue that "...taxpayers enjoy the same benefit when they travel outside the Fire Protection District" (Ross, 2010, p. 9).

Ross (2009), also points out that 10 states, Alabama, Arkansas, Florida, Georgia, Indiana, Louisiana, Missouri, Oklahoma, Pennsylvania, and Tennessee, have outlawed the practice of discriminately assessing emergency response fees to only non-district residents. Although empirical supportive data is not presented in this article, it is made evident that special fire protection district cost recovery programs that bill for services provided during MVC's may be subject certain social and political challenges. Social and political challenges related to billing for services already paid for by taxes, or perceived to be paid for by taxes, could negatively impact a district.

An example of such a negative socio-political impact is portrayed in a recently publicized incident involving a motorist who was billed by a local fire agency, Stratmoor Hills Fire Protection District, as the result of his involvement in a minor MVC. The Fire Protection District in question was well within its authority as per state law to bill for the services it

provided during this particular incident. Unfortunately, the title of the news story and the opinions of the motorist presented reflected negatively upon the District. Such press and public opinion could pose problems not only for the viability of a cost recovery program, but for the image of a district as a whole. News First 5 of Colorado Springs, Colorado, posted the news story titled, “Fire District Charges \$700 Bill for Nothing” (Carver, 2011). The incident was a minor, non-injury MVC that resulted in a \$700 bill for each driver. The motorists were all non-residents of the District, the only billable group as per the District’s billing policy, and each was assessed a standard flat fee based on “...several examples across the country...” (Carver, 2011, para. 18). One of the involved motorists presented in the news story objected to the rescue fee and indicated that he did not request or need the response of the fire protection district. When the motorist questioned the bill he was told, “...to forward it onto the driver who the police found at fault for the accident and cited” (para. 10). The news story does briefly defend the District by providing a synopsis of the District’s authority to recover costs in such a manner as provided for through C.R.S. 32-1-1002(1)(e).

The News First 5 news story relates to the first and second research questions: What services can LFPD legally bill for and what local government rules must be approved prior to instituting a cost recovery program. The story explicitly refers to the authority granted in C.R.S. 32-1-1002 to special fire district boards to approve, institute, maintain, and adjust fees as they deem necessary. This new story also relates to the third and fourth research questions: How do other agencies determine billing costs related to MVC incidents and how do other agencies bill for and collect payment for costs related to response to MVC incidents. It reveals that the fire protection district chose to charge non-resident drivers involved in MVC’s a flat rate fee based on fees charged by other agencies nationwide. Carver (2011) also indicated that the special fire district

chooses to bill both at fault and not-at-fault, non-resident drivers involved in MVC's within its district boundaries.

Further internet search for literature revealed a news article by Fong (2009, September 22), “‘Crash fee’ part 1: Idea not new in Colorado” was discovered. The article was written from the viewpoint of a fire protection district which has, for several years, been assessing fees for services provided during MVC incidents under the authority granted by the State through C.R.S. 32-1-002. North Washington Fire Protection District (NWFPD), a greater Denver metropolitan area agency, similar to LFPD, provides services to a high volume of commuting motorists. Dave Baldwin, NWFPD Emergency Medical Services Chief, is quoted as stating “We know it’s rough on citizens to see us charge these costs, but we’re a nonprofit and we’re trying to make ends meet so we can provide them with good emergency service” (Fong, 2009, para. 3). NWFPD charges a flat fee of \$200 for each vehicle involved in an MVC that requires services from the District. According to Fong (2009, September 22), the District also charges an additional \$75 for extrication of patients and \$25 for hazardous material activities involved in services provided during MVC incidents.

Fong (2009, September 22) implies that automobile liability insurance usually will cover the cost of the rescue billing fees after a driver submits a claim. The cost recovery of the District’s MVC billing program nets approximately \$36,000 annually. Regarding the annual amount recovered, Baldwin stated, “It’s not a huge amount of money, but we use that to cover costs, whether it’s for training or repairing equipment...it keeps us in business” (Fong, 2009, September 22, para. 10). According to this same article, the NWFPD does not discriminate between at-fault or not-at-fault drivers. Instead they choose to bill all drivers who receive

services during an MVC with the standard flat rate fee of \$200. The news article however, does not mention selective billing practices that exclude billing of resident drivers.

The information presented in this same article relates to the first and second research questions: What services related to MVC incidents can LFPD legally bill for and what local government rules must be approved prior to instituting a cost recovery program. This news story, as with the news story by Carver (2011), refers to C.R.S. 32-1-1002 which grants the legal authority to a special fire district to assess fees for services provided during MVC's. The news story also relates to the last research question: How do other agencies bill for and collect payment for costs related to response to MVC incidents. Fong (2009) points out that both at-fault and not-at-fault drivers are assessed the fees. Methods the agency uses to collect payments is not presented, however, "North Washington handles the billing directly, usually by a firefighter or paramedic handing a copy of the bill to the driver at the scene" (Fong, 2009, September 22, para. 24).

"'Crash Fee' part 2: Denver Fire Department's plan" (Fong, 2009, September 23), further explores the implication of billing for services provided during MVC incidents. Due to the projected decline in the state of the economy and the expected resultant budgetary shortfalls, the Denver Fire Department (DFD) investigated the feasibility of instituting a rescue billing program. The DFD consulted with a private billing company, Fire Recovery USA, L.L.C., in an effort to discover appropriate billing program procedures and fee structure construction. Rick Brenner of Fire Recovery USA was quoted as stating, "We do recommend that the city and the fire departments do their own calculations on what it costs them to respond to an incident." He continues on to state, "Many times they come up with numbers close to the ones that we recommend, and they adopt what we found on a country-wide basis" (Fong, 2009, September 23,

para. 15). The news article specified that DFD's desire to assess fees to non-resident, at-fault drivers for services provided during MVC incidents is presumably the most palatable and fair method for its taxpayers. Insurance companies however, were shown not to be fully in favor of billing for such services, regardless of the groups of drivers chosen to be billed by the agency. Carol Walker of the Rocky Mountain Insurance Information Association was quoted as stating, "That will have a long-term impact, if it involves every time that the fire department responds...when their (insurance companies) costs go up premiums will go up" (Fong, 2009, September 23, para. 29).

The news article by Fong (2009, September 23) relates primarily to the third and fourth research questions: How do other agencies determine billing costs related to MVC incidents and how do other agencies bill for and collect payment for costs related to response to MVC incidents. The news article makes it evident that agencies seeking to institute such a program have the option of employing an independent billing company like Fire Recovery USA, L.L.C., or managing the administration of the program from within the agency or its associated governmental entity. It is also made evident that, while fee structures may be constructed using a myriad of methods, the fairest way of determining fees should be based as accurately as possible on agency costs. Fees based on true agency costs could potentially blunt future additional taxpayer costs such as increased insurance premiums.

Many fire agencies throughout the nation are investigating or have already instituted cost recovery programs which bill drivers of vehicles for services provided during MVC incidents. Janowski (2010) presented Killeen Fire Department's (KFD), the municipal fire department of Killeen, Texas, newly instituted MVC cost recovery program in his article titled, "In a wreck? Prepare to pay the fire department." Similar to Colorado Special Fire Districts which require a

Board of Directors majority motion for the implementation of new financial programs (D. Yarman, personal communication, May 12, 2011), the Killeen Fire Department could not institute such a cost recovery program without the approval of a new city ordinance by the City Council. Upon approval of the new ordinance, the department put its cost recovery program into effect. The reason the department began to bill for such services was to recover costs meant to be used for the purchase of equipment. Deputy Chief Ken Hawthorne was quoted as stating, “This is another method to purchase new equipment, and rather than doing it through taxes we do it through the at-fault party” (Janowski, 2010, para. 10). KFD chose to use flat fees for a variety of services commonly provided during motor vehicle crashes. The department assesses a \$150 battery disconnection fee, a \$300 fee for controlling traffic and crowds, a \$400 fee for extrication of patients, and \$500 fee for multiple vehicle crashes involving multiple patients (Janowski, 2010).

The article by Janowski (2010), relates primarily to the third research question: How do other agencies determine billing costs related to MVC incidents. Although the actual method of determining costs is not discussed, the fee structure is. It could be assumed that KFD analyzed the actual costs of the services and applied appropriate fee amounts for the flat fees of each service to potentially be billed for. Appropriate fees contained within a fee structure for such a cost recovery program should be as close as possible to the actual cost of providing services.

Another news article from the Los Angeles Times was discovered which discusses the reasons many California fire agencies implemented MVC cost recovery programs and the socio-political implications of the programs. According to Lifsher (2010), many fire agencies have started billing for services as an effort to compensate for budget deficits. In part, the budget deficits California fire departments face can be attributed to providing services not assessed for in taxes.

Bill Kershaw, a Costa Mesa Fire Department Battalion Chief, was quoted as stating “Someone has to pay for the cleanup...we’re subsidizing the insurance companies if we don’t collect from the responsible parties” (Lifsher, 2010, para. 13). In contrast, Lew Uhler, a member of the National Tax Limitation Committee was quoted, “Either we stop this kind of nonsense or we should quit paying taxes for these kinds of services” (Lifsher, 2010, para. 7). The cost recovery programs that assess fees for services provided during MVA’s do not receive the approval of the insurance industry either. Similar to information presented by Fong (2009, September 23), this news article implies that, from the insurance industry’s viewpoint, increased claims will result in increased insurance agency costs which will ultimately be passed on to the consumer in the form of premium increases. Premium increases could permanently affect consumers as a whole, even if a given segment of the population has never, or will never be involved in an MVC.

The article by Lifsher (2010) relates to this research by presenting various socio-political elements that fire agencies must consider if they choose to implement a non-traditional cost recovery program. Before LFPD chooses to implement a rescue billing program to recover costs incurred through providing services during MVC incidents, it must consider all of the social and political barriers presented in this article and determine if the benefits outweigh the risks.

In a more recent news article, the abandonment of some California fire agencies efforts to bill drivers involved in MVC’s was presented. According to Sangree (2011), both the Sacramento and the Roseville Fire Departments discarded their cost recovery programs due to “...political push-back” (para. 1). Other agencies, primarily rural, contends Sangree, are not willing to abolish their cost recovery programs regardless of socio-economic pressures. One of the agencies discussed, Newcastle Fire Protection District, is said to “...have brought in \$9,000 – a useful sum in a district where the fire station is condemned and firefighters sleep in a trailer

outside” (Sangree, 2011, para. 7). Still another agency’s fees were deemed by grand jurors to be “...a double tax on residents...” (Sangree, 2011, para. 12). This article relates similarly to this research as does information presented by Lifsher (2010). Although, information in this article is about the socio-political and economic challenges of fire agencies in another state, agencies in other states may encounter such challenges. If social, political, and economic challenges are not adequately assessed, a cost recovery program may not succeed or may result in negative consequences for the agency as a whole.

## **Procedures**

### **Statute and Rules Review Procedures**

The first procedure was to locate and analyze State statutes, local statutes, and rules that may pertain to the authority of special fire districts to institute and maintain cost recovery programs that recover the costs incurred by districts in the response to MVC’s. This particular research procedure, while also considered part of the literature review, provided definitive answers to the legal authority of LFPD in this circumstance. An internet search of the State of Colorado’s website was utilized to find applicable legislative material. The head of LFPD’s governing entity was informed of the District’s authority granted by the State on May 12, 2011 and through a 20 minute casual conversation, processes for local approval of rules pertaining to a potential rescue billing program were discussed. These Two brief procedures provided answers to the first two research questions: What services related to MVC incidents can LFPD legally bill for and what local government rules must be approved prior to instituting a cost recovery program.



## Questionnaire Procedures

The second procedure was creation, distribution, and subsequent analysis of a nationwide 10 item questionnaire to fire/EMS agency personnel knowledgeable of their agency's billing programs. SurveyMonkey<sup>TM</sup>, an internet based survey company which allows subscribers to create, distribute, and analyze surveys or questionnaires in a variety of methods, was utilized for this procedure. The selected distribution method of e-mailing questionnaires allowed for the nationwide solicitation of a large number of potential respondents in a relatively short period of time. Conversely, the "shotgun" method of e-mailing questionnaires statistically will not result in an optimal number of responses due to the proliferation of spam and individual recipient e-mail processing practices.

The items contained in the questionnaire were developed to collect information related to this ARP from fire agencies nationwide. Item 1 was a text entry question, and two through nine were multiple choice questions, and item 10 required text entry by the respondent. To minimize possible misinterpretation of the purpose of this questionnaire by respondents, the following leading description was added at the beginning of the questionnaire:

This questionnaire is intended to gather data pertaining to billing for services provided by fire/EMS agencies during motor vehicle crash incidents. The data collected will be used in a National Fire Academy Executive Fire Officer Program applied research project. For the purpose of this questionnaire, "services provided" does not include on-scene medical care or ambulance transport.

Questionnaire item one was a text entry item developed to identify the State that the respondent's agency was located in. Item two was a multiple choice question developed to

determine whether the respondent's agency staffing type consisted of volunteer, combination volunteer/career, or career. These two items were intended to obtain geographical and staffing type data for the purpose of grouping and analysis. To minimize detracting from the results narrative summary, the complete staffing and geographical data was limited to inclusion in the appendices.

Since a vital portion of this study was to determine how other agencies manage their rescue billing programs, questionnaire item three was developed. Item three was a multiple choice question which asked the respondents if the local, county, or state government allowed fire/EMS agencies to bill for services provided during MVC responses. If the response was yes, the information provided in the remainder of questionnaire was usable in this study. If the respondent answered "No" or "Don't know," the respondent was instructed to skip the remainder of the questions and submit the questionnaire.

Questionnaire item four addressed the third research question: how do other agencies determine billing costs related to MVC incidents. Item four was a multiple choice question which asked the respondent to identify what specific service components his or her agency bills for. The available answers were: Response, including personnel, apparatus and supplies; and fuel, extrication, hazmat, and traffic control. The respondents were able to select all that apply. While the answers to item four do not specifically outline how billing costs are determined, it is inferred that agencies have determined in some manner that the answers selected do represent a real and measurable lost cost. An additional response option to item four was: My agency does not bill for services provided during MVC incidents. If this answer was selected, the respondent was asked to skip to item nine because the respondent would have no basis to answer items five through eight, each of which pertain to agencies that have a MVC rescue billing program in

place. Item nine was developed to determine if the respondent's agency may institute a program in the future that bills for services provided during MVC's. Also related to the third research question is item five, which was developed to determine the respondent's agency's fee structure for responses to MVC incidents. Item five was a multiple choice question which allowed the respondent to choose either flat rate based on estimated cost of response, flat rate based on estimated cost of services, variable rate based on time apparatus and personnel are dedicated to the scene, variable rate based on specific services provided, or other fee structure.

Questionnaire items six and seven relate to research question four: how do other agencies bill for and collect payment for costs related to response to MVC incidents. Item six was a multiple choice question that specifically asked how agencies bill and collect for services provided during MVC incidents. The available answers were intended to indicate whether the agency managed its own billing and collection operations, an independent billing company managed the program's billing and collections, or another unlisted process was used for billing and collections. Questionnaire item seven was a multiple choice question developed to explore precisely who agencies bill for services related to MVC's. The respondent had the available answer options: non-resident drivers involved, resident drivers involved, all drivers involved, and only at-fault drivers involved.

Item eight of the questionnaire was not developed to specifically discover information related to any particular research question, but was intended to assist in developing groups of agencies for the study. Item eight sought to discover how many billings were generated for the provision of providing services during MVC incidents, which consequently would approximately equate with the number of responses to billable MVC incidents. The available answer options were: less than 100, between 100 and 499, between 500 and 999, and 1000 or more. Answers obtained

from item eight, combined with answers from item two, allowed groupings to be compiled related to staffing type and number of annual billings for services provided during MVC's.

Questionnaire item nine, as previously stated, was developed to determine if respondent's agency's that did not presently have a functioning rescue billing program in place, were planning on instituting one in the future. By questionnaire design, the only respondents who should have answered this question were those that are authorized by local, county, or state government to bill for services provided during MVC's. Although the information obtained through the respondents answers do not directly relate to a specific research question, the information could be useful for agencies contemplating such a cost recovery program. The final questionnaire item, item 10, solicited additional optional information regarding the topic of billing for services provided during MVC incidents. This final item provided a text field for the respondents to enter any additional comments they may have had related to this topic. To minimize detracting from the results narrative summary, data from questionnaire item nine and 10 was limited to inclusion in the appendices.

On May 1, 2011 the questionnaire was e-mailed to 830 recipients representing fire and EMS agencies in all 50 states. May 31, 2011 the questionnaire information collection efforts concluded with 347 (41.8%) responses. Nineteen of the responses were incomplete and thus, were eliminated because the incomplete information they contained would skew the results of the research. As a result of the elimination of the incomplete questionnaire responses, 329 (39%) of the responses remained. The 329 responses revealed that only 87 (26%) of the respondents agencies currently had a rescue billing program which billed for services provided during MVC's. This group was deemed to be the primary study group.

Ninety-seven (30%) of the recipients who appropriately completed their questionnaires indicated that their agencies were legally authorized to have such a billing program, however, for non-identified reasons, their agencies chose not to bill for services provided during MVC's. This group could not provide information vital to the primary purpose of this research. Their responses to questionnaire items nine and 10 however may be useful to future readers of this ARP therefore these responses were included in the appendices. One hundred seventeen (35%) of the respondents who appropriately completed their questionnaires indicated their agencies were not legally authorized to bill for services provided during MVC incidents. Additionally, 28 (9%) indicated they did not know if they could legally bill for such services. Although these 2 groups, totaling 145 respondents, could not offer insight on functioning rescue billing programs, some did offer related comments in questionnaire item 10. These comments can be found in Appendix A.

Questionnaire results were downloaded from the Survey Monkey™ website in Microsoft Excel 2007™ spreadsheet format. Using the spreadsheet, responses from the 87 agencies currently using rescue billing programs that assess fees for services provided during MVC incidents were extracted for analysis. The agencies were divided into groups based on questionnaire item nine answers. Responses were divided in this manner based on the assumption that the number of average annual billings would reflect the average number of billable MVC responses encountered by the agencies on an annual basis. Agencies with a low number of billable MVC responses would logically equate to smaller agencies with lower call volumes with respect to MVC responses. Conversely, agencies with a high volume of billable MVC responses would logically indicate larger organizations with higher volume response loads. Questionnaire results for agencies with rescue billing programs can be found in Appendix B.

## **Interview Procedures**

The third procedure consisted of interviewing potential public stakeholders who may be affected by a rescue billing program and analyzing their responses. The number of interviews conducted was limited due to time requirements, mainly, the time required to schedule, travel time, conducting the interviews, and interview analysis. The potential benefits of conducting interviews for this purpose was that stakeholder opinions may be more effectively expressed opposed to a questionnaire method which severely limits the respondent's ability to express opinions. Conversely, interviews are time consuming. An adequate amount of interviews which collectively represent the opinions of the majority of a relatively large group could take weeks, months, or even years.

Interview questions were developed to discover stakeholder opinions of a rescue billing program that assesses fees to non-district resident drivers involved in MVC's. The second interview question, which asks who should be billed for services provided during MVC incidents, loosely relates to the fourth research question on how other agencies bill for and collect payment for costs related to response to MVC incidents. Although the remainder of the questions do not relate directly to the research questions, they do relate to the purpose statement of this ARP, to determine the need for a rescue billing program to bill for services provided during MVC incidents involving non-resident drivers. The literature review revealed a number of socio-political issues which should be taken into consideration by any fire/EMS agency investigating whether it should institute such a cost recovery program. The opinions of stakeholders in the consideration of such a program are vital. Considerable stakeholder approval of such a program may indicate a need, and even indicate an agency's duty to take action on

initiating such a program. On the other hand, considerable stakeholder opposition of such a program may negate its perceived or apparent need.

Nine potential stakeholders were selected as interviewees. Six of the interviewees were residents of the District and each resided in geographically separated areas of the District. Each of the resident interviewees were members of the workforce and commuted to work using local roadways. The six resident interviewees consisted of one LFPD board member, one LFPD career firefighter, the Mayor of the Town of Larkspur, one employee of the Town of Larkspur, and two District residents at large. This group of resident interviewees was selected to represent various governmental and social segments of the District's population.

Three of the stakeholders selected as interviewee's were non-district residents. Each of the non-resident interviewees were members of the workforce and commuted to work using local roadways. Additionally, the non-resident interviewees worked in the insurance industry as agents for three different insurance companies. This group of interviewee's was chosen to potentially gain the insight from the insurance industry's point of view about such a program.

The interview procedure for the district residents included four open-ended questions. Prior to presenting the questions, the following background information was read aloud to each interviewee:

Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of

\$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time, personnel, and vehicles that are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of a taxpaying citizen of the District please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible” (District Resident Interview Form, 2011, p. 1).

After the reading of the background information, the questions were read to the interviewee. Question one was developed to discover the interviewee’s overall opinion of the potential institution of a rescue billing program that bills for services provided during MVC incidents by the LFPD. The second question was developed to discover the interviewee’s opinion of who should be billed for services provided during MVC incidents. Question three solicited interviewee opinions on how recovered costs should be utilized if LFPD instituted such a cost recovery program. Finally, question four merely solicited consent from the interviewee to use their name and the statements they made within the text of this research project. The first interview was conducted on June 16, 2011 and the final interview was completed on June 21, 2011. The time required to interview the stakeholders varied between eight and 10 minutes. Upon completion of the interview process, responses were analyzed to determine trends in interviewee responses.



The interview procedure for the interviewees who worked in the insurance industry differed slightly. As with the district resident group, the previously mentioned background information was read aloud to each interviewee. Upon completion of the reading of the background information the interviewees were asked to answer the questions from the perspective of the insurance industry and to summarize their answers in as brief but accurate a manner as possible.

After the reading of the background information, the questions were read to the interviewee. Question one was identical to the first question asked of the district resident interviewees. The second question was developed to determine who insurance companies would be most likely to accept and settle claims for when fees for services provided during MVC incidents were involved. Question three solicited the insurance industry's viewpoint of LFPD using recovered funds for the purpose of funding risk reduction programs. Question four was identical to the last question asked of district residents. It merely solicited consent from the interviewee to use their name and the statements they made within the text of this research project.

The first interview was conducted on June 16, 2011 and the final interview was completed on June 21, 2011. The time required to interview the stakeholders varied between eight and 10 minutes. Upon completion of the interview process, responses were analyzed to determine trends in interviewee responses. Interview results can be found in Appendix C.

## **Results**

### **Research Question 1 Results**

The first research question: What services related to MVC incidents can LFPD bill for, was readily answered through the discovery and review of State legislative documents. Two years ago House Bill 09-1041 (State of Colorado, 2009, February 1), outlined "A Fire Protection

District Board's Authority to Fix Fees for Emergency Medical Services" (p. 1). The document made it clear that, upon State House approval, special fire districts in Colorado would be allowed to assess fees to recover costs incurred through the services provided during MVA incidents. The bill was an act that sought to authorize fees to be assessed for "(A) Services Provided Prior to the Arrival of an Ambulance, (B) Rescue or Extrication of Trapped or Injured Parties; And (C) Lane Safety or Blocking Provided by District Equipment" (State of Colorado, 2009, February 1, p. 2). The bill was approved by the Governor and resulted in the revision of C.R.S. 32-1-1002, Section 1.e, Subsection I. (State of Colorado, 2009, June 3) A subsequent bill, House Bill 10-1095, was introduced and successfully amended part B of Subsection I to read, "Rescue or extrication of trapped or injured parties at the scene of a motor vehicle accident" (State of Colorado, 2010, August 11, p. 2).

## **Research Question 2 Results**

The second research question; what local government rules must be approved prior to instituting a cost recovery program, was also effectively answered through a personal conversation with a LFPD Board of Directors. When asked about the processes required for a rescue billing program that bills for services provided during MVC incidents, Darol Yarman, LFPD Board of Directors Chairperson stated, "For any new billing program like that, all the Board needs is to have a majority approval motion and adopt a resolution" (D. Yarman, personal communication, May 12, 2011). Prior to asking about the local government rules, Mr. Yarman indicated he was aware of the legal authority provided to special fire districts by C.R.S. 32-1-1002 as it applies to assessing fees provided during MVC's. (State of Colorado, 2009)

### Research Question 3 Results

Questionnaire items four and five pertained to the third research question on how other agencies determine billing costs related to MVC's. The staffing types of the 87 agencies that bill for services provided during MVC's consisted of 21 (24.14%) volunteer, 37 (42.50%) combination volunteer/career, and 29 (33.33%) career. Each staffing type was divided into groups based on each agency's number of annual billings.

According to the data presented, it appears that the most abundant agencies having a functioning rescue billing program to recover costs from services provided during MVA incidents are agencies that generate average annual billings of less than 100. This group was comprised of 18 volunteer, 25 combination volunteer/career, and 21 career agencies. In comparison, the agencies that generate 100 to 499 annual billings comprised a smaller group. The agencies within this range group were comprised of two volunteer, 10 combination volunteer/career, and six career agencies. Similarly, the agencies within the 500 to 999 average annual billings group contained only three agencies, one of each staffing type. Furthermore, the agencies in the 1,000 or more average annual billings group consisted of only two agencies, one combination volunteer/career agency, and one career agency.

The agencies in the less than 100 annual billings range group consisted of 64 agencies. Forty two (66%) of the agencies charged for response, including; personnel, apparatus, supplies, and fuel costs. Twenty two (34%) assessed fees for patient extrication and 46 (72%) billed for hazardous material components of MVC incidents. Only nine (14%) of the agencies charged for traffic control. Results can be found in Table 1.

Table 1		
Fees for services provided during MVC incidents by agencies with less than 100 average annual billings.		
Answers	Number	Percentage
a. Response (personnel, apparatus, supplies, and fuel costs)	42	66%
b. Extrication	22	34%
c. Hazmat	46	72%
d. Traffic Control	9	14%
e. Other	0	0%
Totals not applicable due to respondent ability to select multiple answers.		

Twenty-eight (44%) of the 64 agencies in the less than 100 average annual billings group had billing fee structures that were variable rate based on time apparatus and personnel are dedicated to the incident. Twelve (19%) of the agencies fee structures were flat rate fees based on the estimated cost of services provided on scene. Ten (15%) of the agencies fee structures used a flat rate fee based on the estimated cost of response. Nine (14%) of the agencies utilized some other unknown fee base while 5 (8%) assessed fees according to the variable rate based on specific services provided on scene. The results can be found in Table 2.

Table 2		
Fee structure for agencies with less than 100 average annual billings.		
Answers	Number	Percentage
a. Flat rate based on estimated cost of response	10	15%
b. Flat rate based on estimated cost of services provided on scene	12	19%
c. Variable rate based on time apparatus and personnel are dedicated to the incident	28	44%
d. Variable rate based on specific services provided on scene	5	8%

Table 2 (continued)		
Fee structure for agencies with less than 100 average annual billings.		
Answers	Number	Percentage
e. Other	9	14%
Totals	64	

The 100 to 499 annual billing range group is particularly applicable to LFPD. If LFPD currently had a rescue billing program it would generate approximately 217 average annual billings, which is well within this range. The combined groups of agencies within the 100 to 499 annual billing group consisted of 18 agencies, which is a significantly less number of agencies than the less than 100 annual billing range.

All 18 (100%) of the agencies within this group assessed fees for response which includes personnel, apparatus, supplies, and fuel costs. Ten (55%) of the agencies billed for extrication of patients, and 11 (61%) billed for Hazardous Material components of MVC's. Only five assessed fees for traffic control. Results can be found in Table 3.

Table 3		
Fees for services provided during MVC incidents by agencies with 100 to 499 average annual billings.		
Answers	Number	Percentage
a. Response (personnel, apparatus, supplies, and fuel costs	18	100%
b. Extrication	10	55%
c. Hazmat	11	61%
d. Traffic Control	5	28%
e. Other	0	0%
Totals not applicable due to respondent ability to select multiple answers.		

Eight (45%) of the 18 agencies in the 100 to 499 annual billing range group developed a fee structure which billed variable rates based on specific services provided on scene. Six (33%) agencies utilize flat rate fees based on the estimated cost of response. Two (11%) agencies fee structures use variable rates based on time that apparatus and personnel are dedicated to the incident, while two (11%) use an unknown fee structure. Results can be seen in Table 4.

Table 4		
Fee structure for agencies with 100 to 499 average annual billings.		
Answers	Number	Percentage
a. Flat rate based on estimated cost of response	6	33%
b. Flat rate based on estimated cost of services provided on scene	0	
c. Variable rate based on time apparatus and personnel are dedicated to the incident	2	11%
d. Variable rate based on specific services provided on scene	8	45%
e. Other	2	11%
Totals	18	100%

The 500 to 999 average annual billing range group consisted of three agencies. Each of these agencies billed for response which includes personnel, apparatus, supplies, and fuel costs. All agencies in this group also billed for Hazmat. One of the agencies billed for traffic control and one billed for other unspecified services. One agency uses a fee structure that bills a flat rate based on the estimated cost of the response. Another agency uses a fee structure that charges a variable rate based on the time that apparatus and personnel are dedicated to an incident. The third agency utilized an unknown fee schedule. These results can be seen in Table 5 and 6, respectively.

Table 5		
Fees for services provided during MVC incidents by agencies with 500 to 999 average annual billings.		
Answers	Number	Percentage
a. Response (personnel, apparatus, supplies, and fuel costs)	3	100%
b. Extrication	3	100%
c. Hazmat	3	100%
d. Traffic Control	1	33%
e. Other	1	33%
Totals not applicable due to respondent ability to select multiple answers.		

Table 6		
Fee structure for agencies with 500 to 999 average annual billings.		
Answers	Number	Percentage
a. Flat rate based on estimated cost of response	1	33.33%
b. Flat rate based on estimated cost of services provided on scene	0	
c. Variable rate based on time apparatus and personnel are dedicated to the incident	1	33.33%
d. Variable rate based on specific services provided on scene	0	0%
e. Other	1	33.33%
Totals	3	100%

The final group of agencies with 1,000 or more average annual billings consisted of only two agencies. Both agencies assessed fees for response, which includes personnel, apparatus, supplies and fuel costs. One agency's fee schedule charged a flat rate based on the estimated cost of response. The second agency utilized a variable rate based on time that apparatus and personnel are dedicated to an incident. Results can be found in Table 7 and Table 8, respectively.

Table 7		
Fees for services provided during MVC incidents by agencies with 1000 or more average annual billings.		
Answers	Number	Percentage
a. Response (personnel, apparatus, supplies, and fuel costs	2	100%
b. Extrication	0	0%
c. Hazmat	0	0%
d. Traffic Control	0	0%
e. Other	0	0%
Totals not applicable due to respondent ability to select multiple answers.		

Table 8		
Fee structure for agencies with 1000 or more average annual billings.		
Answers	Number	Percentage
a. Flat rate based on estimated cost of response	1	50%
b. Flat rate based on estimated cost of services provided on scene	0	
c. Variable rate based on time apparatus and personnel are dedicated to the incident	1	50%
d. Variable rate based on specific services provided on scene	0	0%
e. Other	0	0%
Totals	2	100%

There were 87 agencies that the respondents indicated had a billing program in place that bills for services provided during MVC incidents. By combining the data of each annual average billing range discussed previously, the most common to the least common fees assessed for services during an MVC incident were determined. The most common fee, which 65 (75%) of the agencies assessed was response, which includes; personnel, apparatus, supplies, and fuel costs. The second most prevalent was Hazardous Materials components of MVC's for which 60



(69%) of the agencies assessed a fee. The third most common fee assessed was patient extrication, for which 35 (40%) of the agencies assessed fees. The fourth most common fee utilized by 15 (17%) was for traffic control during MVC incidents. The least commonly selected fee for services during MVC's was some other unidentified fee which was used by only one (1.14%) of the agencies. Results can be found in table 9.

Table 9		
Combined agencies fees for services provided during MVC incidents.		
Answers	Number	Percentage
a. Response (personnel, apparatus, supplies, and fuel costs)	65	75%
b. Extrication	35	40%
c. Hazmat	60	69%
d. Traffic Control	15	17%
e. Other	1	1.14%
Totals not applicable due to respondent ability to select multiple answers.		

The most common fee structure which was used by 32 (36%) of the 87 agencies was variable rate structure based on the time that apparatus and personnel are dedicated to the incident. The next most common was a flat rate scheme based on the estimated cost of response and was used by 18 (21%) of the agencies. The third most common fee structure employed by 13 (15%) of the agencies was a variable fee rate based on specific services provided on scene. The two least common fee structures used flat rate fees based on estimated cost of services provided on scene, and an unidentified fee structure. Twelve (14%) agencies used a fee structure that assessed flat rate fees based on the estimated cost of services provided on scene and 12 (14%) of the agencies fee structures were based on some other unidentified structure. Results can be found in table 10.

Table 10		
Combined agencies fee structures.		
Answers	Number	Percentage
a. Flat rate based on estimated cost of response	18	21%
b. Flat rate based on estimated cost of services provided on scene	12	14%
c. Variable rate based on time apparatus and personnel are dedicated to the incident	32	36%
d. Variable rate based on specific services provided on scene	13	15%
e. Other	12	14%
Totals	87	100%

#### Research Question 4 Results

Questionnaire items six and seven relate to the fourth research question on how other agencies bill for and collect payment for costs related to response to MVC incidents. Item six specifically asked respondents how their agency bills and collects for services provided during MVC incidents. Item seven asked respondents who their agencies actually bill for services related to MVC incidents. As with research question three results, the staffing types of the 87 agencies that bill for services provided during MVC's consisted of 21 (24.14%) volunteer, 37 (42.50%) combination volunteer/career, and 29 (33.33%) career. Each agency was placed in a specific category based on each its average number of annual billings.

Similar to the results listed for research question three, the results show the most agencies that operate a rescue billing program to recover costs for services provided during MVC incidents are those that generate average annual billings of less than 100. The group within this range was comprised of 18 volunteer, 25 combination volunteer/career, and 21 career agencies. The 100 to

499 annual average billings group was comprised of two volunteer, 10 combination volunteer/career, and six career agencies. The 500 to 999 average annual billings range group contained three agencies; one volunteer, one combination volunteer/career, and one career. The 1,000 or more annual billings range group contained one combination volunteer/career agency and one career agency.

The group with the less than 100 average annual billings range consisted of 64 agencies. Forty (63%) of the agencies managed their program's billings and collections from within their own agencies. Eighteen (28%) agencies employed an independent billing company to manage their billing and collections and the remaining six (9%) agencies managed their billing processes by using unknown methods. Results can be found in Table 11.

Table 11		
How agencies in the less than 100 average annual billings range bill and collect for services provided during MVC incidents.		
Answers	Number	Percentage
a. Billing and collections are managed from within the agency.	40	63%
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs	18	28%
c. Other	6	9%
Totals	64	100%

Thirty-one (48%) of the agencies in the less than 100 average billings range billed all drivers involved in MVC incidents for services provided while 17 (27%) billed only non-resident drivers. Sixteen of the agencies assessed fees to only the at-fault drivers. Results can be seen in Table 12.

Table 12		
Who agencies in the less than 100 average annual billings range bill for services provided during MVC incidents.		
Answers	Number	Percentage
a. Non-resident drivers involved.	17	27%
b. Resident drivers involved.	0	0%
c. All drivers involved.	31	48%
d. Only at-fault drivers.	16	25%
Totals	64	100%

The majority of agencies within the 100 to 499 average annual billing range, 13 (72%) in total, employed an independent billing company to manage their billing and collections for services provided during MVC's. Four (22%) of the agencies managed billing and collections from within their own agencies, and one (6%) agency managed its MVC billings and collections using an unidentified method. The results can be found in Table 13.

Table 13		
How agencies in the 100 to 499 average annual billings range bill and collect for services provided during MVC incidents.		
Answers	Number	Percentage
a. Billing and collections are managed from within the agency.	4	22%
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs	13	72%
c. Other	1	6%
Totals	18	100%

Eleven (61%) of the agencies within the 100 to 499 average annual billings range assessed fees to all drivers involved in MVC's and Five (28%) billed only non-resident drivers. The remaining two (11%) agencies billed only at-fault drivers. Results can be found in Table 14.

Table 14		
Who agencies in the 100 to 499 average annual billings range bill for services provided during MVC incidents.		
Answers	Number	Percentage
a. Non-resident drivers involved.	5	28%
b. Resident drivers involved.	0	0%
c. All drivers involved.	11	61%
d. Only at-fault drivers.	2	11%
Totals	18	100%

Two (70%) agencies in the 500 to 999 average annual billings range managed their MVC billings and collections from within their own agency. The one (30%) remaining agency utilized an independent billing company to recover costs related to MVC incidents. Results can be found in Table 15.

Table 15		
How agencies in the 500 to 999 average annual billings range bill and collect for services provided during MVC incidents.		
Answers	Number	Percentage
a. Billing and collections are managed from within the agency.	2	70%
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs	1	30%
c. Other	0	
Totals	3	100%

Of the agencies within the 500 to 999 average annual billings range, two (70%) assess fees to only non-resident drivers, and one (30%) agency assessed fees to all drivers regardless of residency or fault. Results can be found in Table 16.

Table 16		
Who agencies in the 500 to 999 average annual billings range bill for services provided during MVC incidents.		
Answers	Number	Percentage
a. Non-resident drivers involved.	2	70%
b. Resident drivers involved.	0	0%
c. All drivers involved.	1	30%
d. Only at-fault drivers.	0	0%
Totals	3	100%

The final average annual billing range group of 1,000 or more annual billings contained two (100%) agencies. Both agencies managed their own billing and collection processes. One (50%) of the agencies billed only non-resident drivers involved while one (50%) agency billed all drivers involved. Results can be found in Table 17 and 18 respectively.

Table 17		
How agencies in the 1,000 or more average annual billings range bill and collect for services provided during MVC incidents.		
Answers	Number	Percentage
a. Billing and collections are managed from within the agency.	2	100%
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs	0	0%
c. Other	0	0%
Totals	2	100%

Table 18		
Who agencies in the 1,000 or more average annual billings range bill for services provided during MVC incidents.		
Answers	Number	Percentage
a. Non-resident drivers involved.	1	50%
b. Resident drivers involved.	0	0%

Table 18 ( <i>continued</i> )		
Who agencies in the 1,000 or more average annual billings range bill for services provided during MVC incidents.		
Answers	Number	Percentage
c. All drivers involved.	1	50%
d. Only at-fault drivers.	0	0%
Totals	2	100%

By combining the data of all 87 agencies average annual billing groups, the most to least common billing and collection methods were determined. The most common method, which was used by 48 (55%) of the agencies, was to manage billing and collection from within the organization. Thirty-two (37%) agencies utilized an independent billing company and the remaining seven (8%) used unidentified methods of billing and collections. Result can be seen in Table 19.

Table 19		
Combined agencies fee structures for billing and collection management for services provided during MVC incidents.		
Answers	Number	Percentage
a. Billing and collections are managed from within the agency.	48	55%
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs	32	37%
c. Other	7	8%
Totals	87	100%

The majority of the agencies, 45 (52%), billed all drivers involved. The next most commonly billed persons were non-resident drivers, who were billed by 24 (28%) of the agencies. Finally, 18 (20%) of the agencies billed only at-fault drivers. Results can be found in Table 20.

Table 20		
Combined classifications of who agencies bill for services provided during MVC incidents.		
Answers	Number	Percentage
a. Non-resident drivers involved.	24	28%
b. Resident drivers involved.	0	0%
c. All drivers involved.	45	52%
d. Only at-fault drivers.	18	20%
Totals	87	100%

## Interview Results

Personal interviews were conducted with six district residents who reside in geographically different areas of the district. Each interviewee was currently in the workforce and was a commuter who regularly utilized local roadways. This group of interviewees was selected for the purpose of providing addition information related to the forth research question on how other agencies bill for and collect payment for costs related to response to MVC incidents. The remainder of the interview questions solicited opinion based responses related to the need for a rescue billing program which bills for services provided during MVC incidents.

A personal interview was conducted on June 16, 2011 with Maynard Kealiher, an LFPD Board of Directors Member. Mr. Kealiher is a resident of the southwest portion of the district. When Mr. Kealiher was asked his opinion of the LFPD possibly instituting a cost recovery program for response to MVC's he responded, "I would definitely be in favor of such a program. You're providing services for people who are not taxpayers." He further stated, "The citizens of our District have been paying a disproportionate share" (M. Kealiher, personal communication, June 16, 2011). In reference to who should be billed for services provided during MVC's, Mr. Kealhier believes that at-fault non-district residents should be billed to recover the costs of



response. Mr. Kealiher was not in favor of dedicating all recovered costs to risk reduction efforts but "...I would be in favor of dedicating a portion to risk reduction programs."

A personal interview with Sharon Roman, a Town of Larkspur administrative office employee and wife of a volunteer Firefighter/EMT-B, was conducted on June 18, 2011. Mrs. Roman is a resident of the eastern portion of the district. When asked what her opinion of LFPD possibly instituting a cost recovery program for response to MVC's she simply stated, "It would be okay" (S. Roman, personal communication, June 18, 2011). In regard to who should be billed for services providing during MVC incidents, Mrs. Roman indicated that all drivers involved should be responsible for the costs regardless of fault or residency status. In reference to using recovered funds for District sponsored risk reduction programs Mrs. Roman responded, "I think that would be appropriate. I would like to see the Fire Department put on vaccination clinics and increase funding for risk reduction programs so you can start doing more for the public" (S. Roman, personal communication, June 18, 2011).

On June 20, 2011 a personal interview was conducted with the Mayor of the Town of Larkspur, Cheryl Lynn. As Mayor, Mrs. Lynn is required to be a resident of the Town of Larkspur which encompasses six square miles and is located in the center of the Fire Protection District. Mrs. Lynn's opinions contrasted significantly with the opinions conveyed by both Mr. Kealiher and Mrs. Roman. Her opinion of a cost recovery program for MVC responses was, "I don't think I'm in favor of it unless it's a statewide program. You're already paying for the service through taxes" (C. Lynn, personal communication, June 20, 2011). If LFPD did adopt a rescue billing program that recovered costs incurred through response to MVC's, Mrs. Lynn believes it would be most appropriate to bill only at-fault, non-district resident drivers.

Regarding allocation of recovered funds she stated, “Recovered funds should be used only to cover the overhead operational costs” (C. Lynn, personal communication, June 20, 2011).

A personal interview was conducted with Darren Humbert on June 20, 2011. Mr. Humbert resides in the western portion of the District and is a career employee of the LFPD. His opinion of a rescue billing program which recovers costs incurred during MVC incidents was not favorable. Mr. Humbert stated, “I’m not for it. People are going to be afraid to call 911 because they’ll be afraid they’ll be charged” (D. Humbert, personal communication, June 20, 2011). Mr. Humbert also indicated he would prefer to pay increased taxes to cover the costs of the District in lieu of the District instituting a new program. If the district did institute such a program, Mr. Humbert indicated it would be most appropriate to assess fees to all at-fault drivers. Regarding the allocation of potential funds recovered through such a cost recovery program he added, “I’d rather see the funds used for operational costs and not for starting new programs” (D. Humbert, personal communication, June 20, 2011).

On June 20, 2011 a personal interview was conducted with Glenda Smith. Mrs. Smith is a resident of the northeast portion of the district. She was a resident at-large who had no internal political associations with the Town of Larkspur or LFPD. When asked her opinion of the potential cost recovery program she stated, “I’m in favor of it. You should recover all the costs you can” (G. Smith, personal communication, June 20, 2011). She believes that the costs of responding to MVC’s should be recovered from all at-fault drivers. Mrs. Smith supports using recovered funds for wages of personnel involved in risk reduction programs. In reference to risk reduction efforts she added, “It’s an important part of keeping us safe” (G. Smith, personal communication, June 20, 2011).

Another resident with no internal political associations with the Town of Larkspur or LFPD, Deborah Yerousek, was interviewed on June 21, 2011. Mrs. Yerousek indicated she was in favor of instituting a cost recovery program which bills for services associated with MVC responses. Regarding who should be billed for such services she said, “Bill everybody whether they’re at-fault or not. If you get shot by a gang member and go to the hospital you will still get a bill, right?” (D. Yerousek, personal communication, June 21, 2011). Mrs. Yerousek does not feel that recovered funds should be used for risk reduction programs but should be used to decrease taxpayer costs by, “For instance, buying more cost effective vehicles” (D. Yerousek, personal communication, June 21, 2011).

Three additional personal interviews were conducted with non-district residents. Each interviewee was currently in the workforce and was a commuter who regularly utilized local roadways. The non-district residents in this group worked in the insurance industry as agents of three different insurance companies. These interviewees were selected to obtain opinions from the viewpoint of the insurance industry. The interview questions for this group were identical to the interview questions used for the resident interviewee group, except the interviewee was asked to answer the questions from the viewpoint of the insurance industry.

Mike Dowdy, a State Farm Insurance Company agent, indicated he believes such a program “...is a good idea, but I think it’s going to increase insurance costs” (M. Dowdy, personal communication, June 21, 2011). He continues on to propose that if insurance premiums were to increase as the result of such a program, the cost recovery benefits of such a program may be negated. Mr. Dowdy pointed out that he could not determine if claims for services provided during MVC incidents would be accepted and settled by an insurance company. He did however, comment that a discriminatory billing practice, such as choosing to bill non-district

residents and not district residents may have negative implications, and that the safest billing practice would be to bill all at-fault drivers. When asked how the insurance industry would view such a cost recovery program if recovered funds were used for risk reduction efforts Mr. Dowdy said, “It would be very positive if the programs proved to decrease the amount of claims submitted” (M. Dowdy, personal communication, June 21, 2011). At the conclusion of the interview, Mr. Dowdy stressed that his answers to the interview questions were his personal opinions only and in no way represented the opinions of the insurance company he worked for.

On June 21, 2011, a personal interview was conducted with Tamie Farris, an Allstate Insurance Company agent. When asked her opinion of such a cost recovery program she commented, “From the insurance industry’s perspective, they wouldn’t like it. It’s a snowball effect that would trickle down and increase insurance rates” (T. Farris, personal communications, June 21, 2011). She indicated she believes that taxation within each jurisdiction covers the costs of services provided. When asked who insurance organizations would be most likely to settle a claim for she indicated at-fault drivers. In response to the possibility of using recovered funds for district sponsored community risk reduction initiatives Mrs. Farris commented, “I’m really averse to having government starting up new programs. Police and fire departments should just do the things they’re designed to do” (T. Farris, personal communications, June 21, 2011) Upon conclusion of the interview, Mrs. Farris stressed that her comments were her own and that they are not necessarily the views of the Allstate Insurance Company.

The final interview was conducted with Michael Vaughn, an insurance agent for Farmer’s Insurance Company. When asked his opinion from the perspective of the insurance industry of a program that recovers costs for response to MVC’s Mr. Vaughn responded, “We pay taxes for police and fire department coverage. Paying for such costs is not factored into insurance” (M.

Vaughn, personal communications, June 21, 2011). When asked for whom insurance organizations would be most likely to accept and settle a claim he answered, “I can see an insurance company fighting tooth and nail, unless you can show them that you coming out helped prevent an accident” (M. Vaughn, personal communications, June 21, 2011). In response to the third question about how the insurance industry would view such a cost recovery program if recovered funds were to be used for District sponsored community risk reduction initiatives he indicated it would be difficult for them to view it positively. Regarding risk reduction programs Mr. Vaughn commented, “They don’t want to fund such programs unless they’re proven to save money on claims” (M. Vaughn, personal communications, June 21, 2011). As with the other two insurance agents, Mr. Vaughn stressed that all comments made in this interview were his personal opinions and did not represent the opinions of the Farmer’s Insurance Company.

### **Discussion**

In today’s economic climate it is not unusual for organizations, whether in the private or public sectors, to seek creative ways to augment waning profit margins and recover lost costs. Obviously, fire and EMS agencies are not immune from the effects of a declining economy. In the case of the LFPD, potentially declining property valuations within the district of 12% to 18% will have negative effects its ability to maintain current levels of service. According to LFPD Fire Chief, Jimmy Bumgarner, “A 12% decrease in valuation next year would result in a \$233,816.00 decrease in our budget. An 18% decrease in valuation would result in a \$335,724.00 budget decrease” (J. Bumgarner, personal communication, June 2011). With a projected budget of \$2,500,000, a decrease in valuations between 12% and 18% would not only significantly affect the District’s financial ability to fund new and potentially costly risk

reduction programs, but its ability to effectively continue to provide its current level of operational services.

The past and present financial position of the District has contributed to its difficulty in effectively instituting and maintaining programs aimed at reducing risks threatening our constituents. In order to bolster the District's financial ability to maintain a desired level of operational service and institute new prevention measures, like many fire and EMS agencies, the LFPD has investigated various methods of cost saving and cost recovery, one of the methods being billing for services provided during MVC incidents. Sangree (2010) showed how one California agency, Newcastle Fire Protection District (NFPD), augmented their financial capabilities by billing for such services. According to Sangree, fees for services provided during MVC's augmented the District's budget by \$9,000 which is "...a useful sum in a district where the fire station is condemned and firefighters sleep in a trailer outside" (Sangree, 2011, para. 12). Similarly, Lifsher (2010) pointed out that California agencies that assess fees for services during MVC's do so because these services are not assessed for in taxes.

The nationwide questionnaire utilized in this ARP, indicated 242 (74%) of the 329 agencies that responded do not have such a program in place. Although 97 (30%) of the total agencies were legally authorized to bill drivers involved in MVC's for services as a cost recovery tool, they have chosen not to recover costs in that manner. Still, an additional 117 (35%) of these agencies are prohibited to bill for such services by local, county, or state regulations. Twenty-eight of the agencies respondents did not have rescue billing programs in place and did not know if they were authorized to bill for such services.

It is evident that the 117 agencies that are prohibited to bill for services provided during MVC incidents are located in areas in which governing bodies have determined cost recovery using such a method is not in the best interest of the public. A valid assumption can be made that the 97 agencies without rescue billing programs that are authorized to bill for such services either do not see a need for such a program or are aware of certain negative socio-political issues such a program may trigger. As pointed out by Ross (2011), proponents of a program that bills non-resident citizens favor it because costs are recovered that were paid for by resident taxpayers. He also alluded to the fact that, although a non-resident citizen may benefit from contributions made by local taxpayers, the non-resident citizens probably pay taxes within their own districts. When District residents travel through another taxpayer's district and are involved in an MVC they may or may not be billed for services provided. This could be viewed by the public sector as an inequitable practice of recovering costs. It could also be reasonably presumed that a billing program which bills all drivers, both district resident and non-resident, could create socio-political backlash from both sides.

Questionnaire results of the third research question on how other agencies determine billing costs revealed that 75% of the 87 agencies with billing programs charge fees for response, which includes costs of personnel, apparatus, supplies, and fuel. Sixty-nine percent bill for Hazmat components of MVC's while 35% bill for patient extrication. Fifteen percent assess fees for traffic control while 1.14% bill for other unknown services. The agencies that assess fees for these services utilize various types of fee structures. The most common fee structure used by 36% of the agencies uses a variable rate based on the time apparatus and personnel are dedicated to an MVC incident. Eighteen percent use a fee structure based on an estimated cost of response while 13% use a variable rate fee structure based on specific services provided at the scene of an

incident. Twelve percent use a flat rate based on the estimated cost of services provided on scene while another 12% uses an unidentified fee structure. According to Carver (2009), Stratmoor Hills Fire Protection District, a fire protection district in Colorado, uses a flat rate fee of \$700 based on fees charged by other agencies nation-wide for each vehicle involved in an MVC. North Washington Fire Protection District, another Colorado special fire district, assesses a flat of \$200 for each vehicle with additional fees of \$25 for hazardous material activities and \$75 for patient extrication. (Fong, 2009, September 22). According to Janowski (2010) Killeen Fire Department assesses flat fees for services provided such as \$150 for battery disconnection, \$300 for traffic and crowd control, \$400 for patient extrication, and \$500 for MVC's involving multiple vehicles.

Colorado Revised Statute 32-1-1002, Section 1, Subsection e., Part I (State of Colorado, 2009), provided an answer to research questions one and two, by solidifying the legal potential for the District to recover the costs involved in response to and management of MVC incidents. The statute authorized special fire districts the authority to institute such a program as the District's governing body sees fit. In relation to the third research question, the Statute places no restrictions on fee amounts but instead, leaves cost compensation fees to be determined by the governing bodies of Colorado special fire districts. If the LFPD were to adopt a rescue billing program to recover costs incurred during MVC incidents, this author believes it would be reasonable to base fees for services, similar to 75% of the questionnaire respondent's agencies, on response to include personnel and apparatus costs.

Technically, the agency's adopted CRRF includes the cost of supplies and fuel. Like 36% of the agencies, a variable rate fee structure based on the time apparatus and personnel are dedicated to an MVC incident should be used if the LFPD were to adopt an MVC cost recovery



program. This seems a prudent and fair choice since the primary cost to District taxpayers is the unavailability of personnel and apparatus for which they are paying. For the purpose of this ARP and potential future institution of such a billing program, this author determined a fee structure based on time rates outlined by the District and State adopted CRRF rates, average personnel costs, and current dispatch costs would be the most acceptable. The District's currently adopted CRRF form can be found in appendix D. Using these rates the estimated cost recovery was determined for the period between the years 2005 and 2010. These estimates were created to allow for adequate determination of the amount of costs the District could expect to recover in the future if an MVC billing program were adopted by the LFPD. These estimates can be found in Appendix E. The estimated maximum average annual cost recovery the District could have achieved if the program was managed by current District personnel would have been \$25,976.68 and the estimated minimum would have been \$2,632.83. The personnel hourly costs of managing the billing program within the agency is unknown but would probably detract from the true amount costs recovered. If an independent billing company were to be employed by the District, the previously mentioned estimated minimum and maximum cost recovery funds would be decreased by approximately 20%. A representative of Revenue Rescue, LLC stated during a conversation, "We charge 20% of what's collected. That's a fairly standard rate" (P. Haddid, personal communication, February 3, 2011).

Questionnaire results related to the fourth research question on how other agencies bill and collect payment for costs related to MVC incidents revealed that 55% of the agencies manage billing and collections from within the agency. Another 37 % employs an independent billing company while the remaining 7% uses unknown processes for billing and collections. As mentioned previously, the LFPD has the option of managing billing and collections from within

the agency however, the personnel costs associated with administering such a program are unknown however, can be approximated through examining current personnel costs related to exiting billing activities. Presently, the District employs an independent billing company for ambulance transports which charges 6.5% of collections. The author of this ARP is the LFPD employee who functions as the billing company liaison and processes submissions to the billing company. My average hourly wage is \$34.60 per hour and I spend an average of 12 hours a month performing billing related tasks. The personnel costs associated with existing billing activities equate to monthly personnel costs of \$692.00, or \$8,304 per year.

The personnel costs of administering a new billing program from within the agency could conceivable equal or exceed the personnel costs incurred through the existing ambulance transport billing program. Management of a new program from within the agency may consume more personnel hours than does the current ambulance billing program. From such a viewpoint, implementing an MVC billing program administered from within the agency would significantly detract from the recovered costs and may even negate the amount of costs recovered. The alternative of employing an independent billing company that charges 20% of collections may have similar financial consequences since some level of liaison, processing and, submission activities would be required.

Associated with research question four on how other agencies bill and collect payment for costs related to response to MVC incidents are which classification of drivers are billed. Fifty-two percent of the agencies bill all drivers involved while 28% bill only non-resident drivers involved. The remaining 18% assess fees to only at-fault drivers. Ross (2010) revealed that 10 (20%) of the states in the union have deemed the practice of billing only non-residents illegal. Although the practice is not illegal in Colorado, there are apparently socio-political and legal

issues that could surface if more Colorado agencies adopt this practice. Ross (2010) points out that if a district could prove that responding to MVC incidents involving non-resident drivers “...places a substantial burden on its abilities provide emergency services, imposing fees on non-residents would probably be legal” (Ross, 2010, p. 10). NWFPD, an agency in Colorado, does not discriminate between who they bill but, according to Fong (2009, September 22), they choose to bill all drivers who receive services at an MVC incident. Alternatively, according to Carver (2011) the SHFPD only bills non-resident drivers but does not discriminate between at-fault or not-at-fault drivers. Another viewpoint offered by Fong (2009, September 23) is that the DFD, a large Colorado municipal fire department, should bill only non-resident, at-fault drivers for services provided during MVC incidents. Billing in this manner, asserts Fong, is the fairest method for its taxpayers. If the LFPD were to adopt an MVC billing program, this author believes the most effective method would be to bill all drivers involved in an MVC regardless of residency status or fault. District personnel are not trained nor are they authorized to determine fault in the case of MVC’s. Regarding the practice of billing all drivers involved in MVC’s, one District resident made the valid comment, “Bill everybody whether they’re at fault or not. If you get shot by a gang member and go to the hospital you will still get a bill, right?” (D. Yerousek, personal communication, June 21, 2011).

Results of the interview process revealed that four District residents would approve of a rescue billing program that recovered costs of responses to MVC’s. One of the residents in favor of such a program stated, “You’re providing services for people who are not taxpayers. The citizens of our District have been paying a disproportionate share” (M. Kealiher, personal communication, June 16, 2011). The remaining three who approved did not offer pertinent justifications. Two of the District residents said they would not approve of such a program. One

resident stated, “I’m not in favor of it unless it’s a statewide program. Very few of us stay in our District. You’re already paying for it through taxes” (C. Lynn, personal communication, June 20, 2011). A comment supporting Mrs. Lynn’s opinion was made by Lew Uhler who stated, “Either we stop this kind of nonsense or we should quit paying taxes for these kinds of services” (Lifsher, 2010, para. 7). The other was concerned such a program would deter people from calling 911 and preferred an increase in taxes over the institution of such a program (D. Humbert, personal communication, June 20, 2011).

If the LFPD were to start billing for services during MVC’s, one of the District residents indicated only non-residents should be billed while two believe all drivers should be billed. Of the remaining three, one felt that only non-resident at-fault drivers should be billed while two believed all at-fault drivers should be billed regardless of residency status. Regarding the manner in which recovered funds are used by the District, one interviewee preferred that the District use them to “...reduce the cost to property owners, for instance, by buying more cost effective vehicles” (D. Yerousek, personal communication, June 21, 2011). Two approved use of the funds for risk reduction initiatives while two preferred that the funds be used solely for operational costs. Only one preferred that the recovered funds be used for both operational costs and risk reduction initiatives.

Although the results of the District resident interview process were useful for a preliminary opinion based study, the population group was not adequate. A future similar study with a larger group will be necessary to provide a more accurate assessment of public opinion. The insurance representative interview process, although the group was smaller than the District resident group, provided relatively consistent information that relates to socio-political issues discovered in the literature reviewed.

Each of the three insurance representatives indicated that an MVC cost recovery program may result in overall taxpayer cost increases through increases in insurance premiums. A supporting statement was made by an official of the Rocky Mountain Insurance Information Association concerning the DFD's plans to start billing for services provided during MVC's was, "That will have a long-term impact, if it involves every time that the fire department responds...when their (insurance companies) costs go up premiums will go up" (Fong, 2009, September 23, para. 29). With regards to which drivers should be billed, two of the insurance representatives said it should be all at fault drivers and one refused to concisely answer to the question due to his disapproval of the topic. Concerning the proposal that recovered funds should be used for risk reduction initiatives, two of the insurance representatives indicated insurance industry may approve of the cost recovery program if resultant risk reduction programs proved to decrease claims. The third insurance representative indicated the insurance industry "On one hand they would like it," but added her personal opinion of "However, to recover costs for operational costs would be more appropriate" (T. Farris, personal communication, June 21, 2011). The results of the insurance representative makes it evident that the industry is not in favor of fire/EMS agencies billing for services provided during MVC incidents. Additionally, it appears that the only possibility of gaining insurance industry support would be to create proven and effective risk reduction programs using the recovered funds.

Other than the apparent perceptions of the insurance industry that an MVC billing program would ultimately increase insurance costs and thus, increase insurance premiums, some facets of society and government view such programs as additional taxation. In California, one agency's rescue billing fees were determined by grand jurors to be "...a double tax on residents..." (Sangree, 2011, para. 12). If one were to investigate the amount of federal and state grant

awards LFPD has been awarded in the last six years, a similar determination could be made if the District instituted a cost recovery program which bills driver's for services provided during MVC's. According to the District's primary grant writer, Charles Walden, in 2005, the State of Colorado Department of Regulatory Affairs issued the District a grant award in the amount of \$150,000 for partial purchase of a fire engine. In 2006 the Federal Emergency Management Agency (FEMA) awarded the District a Staffing for Adequate Fire and Emergency Response (SAFER) grant in the amount of \$414,000 for salaries and benefits for new personnel for a period of four years. In 2007 a FEMA Fire Act grant was awarded to the District in the amount of \$114,993 which was used for the purchase of exercise equipment, radios, and employee physical exams. Another SAFER grant in the amount of \$305,745 was awarded to the District for four years salary and benefits of a Volunteer Recruitment and Retention Officer. (C. Walden, personal communication, June 20, 2011). In 2011 the State of Colorado awarded the District \$91,020 for an Emergency Medical and Trauma Services (EMTS) Personnel and Services grant.

The total sum of each of these grant awards is \$1,075,758. This sum is far in excess of the maximum potential funds of \$129,881.68 the District could have recovered if it had a functioning rescue billing program that assessed fees for services provided during MVC incidents between the years of 2005 and 2010. It should be noted that all the grant award money received by the LFPD between the years of 2005 and 2011 were from funds created by federal and state taxpayer money. An agency that is awarded such grant money and operates a cost recovery program that bills for services provided during MVC incidents that occur on municipal, county, state, and federal roadways within their jurisdictions, may encounter difficulty in defending accusations of double-taxation practices.

### **Recommendations**

The recommendations resulting from the research conducted were based on the need for the LFPD to utilize a rescue billing program to bill for services provided during MVC's involving non-resident drivers. The District has never utilized such a program nor, prior to this ARP, has the potential for such a program ever been studied in depth.

The first recommendation is that the LFPD should not pursue the development and adoption of a rescue billing program. Whether the program were to be managed from within the agency or managed by an independent billing company, the costs recovered would be minimal and may even be negated due to added personnel hour costs. Additionally, it may be difficult for the District to justify such a program to the public, government entities, and insurance industry since the District often receives funding from district and non-district taxpayers in the form of state and federal grant awards. The research indicates that the number of agencies with rescue billing programs is not large however, with rising demands for service and decreasing funding, more agencies may choose to bill for services provided during MVC's. Also discovered through the research was a growing distaste for such billing programs by the insurance industry and taxpayers. Even if the LFPD could recover a larger amount of costs lost on response to MVC's, a potential socio-political backlash may cost the District far more than the recovered costs.

The second recommendation is for the LFPD to continue to seek state and federal funding to compensate for financial losses not only attributed to response to MVC incidents but for decreasing funds in general. The District has been successful over the past six years, however, with the declining state of the economy, it is reasonable to expect grant funding at all levels of government to be less available. To increase the potential for continued grant award success, the

District should form a grant committee made up of career and volunteer personnel. Each member of the committee should be regularly assigned grant research and grant writing tasks. Research should not focus only on grants that support operational functions but, also for grants meant to fund programs that reduce the risks to our constituents. The grant committee should regularly schedule and attend public workshops to determine the desires of the public. Such interactions with the taxpayers of the District would more accurately ensure the procurement to grant awards meant for the purposes desired by the public. Regular interaction with District residents in such a manner would also help to build valuable partnerships between members of the public and District personnel and facilitate the development and implementation of needed community risk reduction programs. Such partnerships could also lead to increased public understanding of the purpose and financial capabilities of the LFPD which, in turn, would be beneficial in the event the District must ask its resident taxpayers for increased funding.

Future readers of this ARP whose agencies may be contemplating billing for services provided during MVC's should take into consideration the contents of this study. This study was not however, all-inclusive and it is therefore recommended that agencies conduct their own studies based on local, state, and national socio-political environments and trends. Although it appears that a billing program to recover the costs of responding to MVC incidents may not be the right choice for LFPD, it does not mean that such a program could not be a socially just and equitable program for another agency.



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&geo\_id= &\_geoContext=&\_street=&\_county=80118&\_city Town=80118&\_state=&\_zip=

80118&\_lang=en&\_sse=on&pctxt=fph&pgsl=010&show\_2003\_tab=&redirect=Y

## Appendices

### Appendix A:

#### Questionnaire Responses (Agencies legally authorized to bill but do not bill)

Item 1: What state is your agency located in?			
Answer Options			Response Count
			97
<i>answered question</i>			97
<i>skipped question</i>			0
Number	Response Date	Response Text	
1	May 30, 2011 7:51 PM	West Virginia	
2	May 17, 2011 1:22 PM	Ohio	
3	May 16, 2011 1:11 PM	Texas	
4	May 15, 2011 9:10 PM	Pennsylvania	
5	May 15, 2011 1:51 PM	Oklahoma	
6	May 13, 2011 2:54 PM	Illinois	
7	May 12, 2011 5:05 PM	Nevada	
8	May 11, 2011 3:56 PM	Washington	
9	May 10, 2011 11:14 PM	Illinois	
10	May 10, 2011 1:48 PM	Virginia	
11	May 10, 2011 12:55 PM	Indiana	
12	May 10, 2011 3:38 AM	Nevada	
13	May 10, 2011 2:52 AM	Illinois	
14	May 10, 2011 12:44 AM	Ohio	
15	May 9, 2011 11:51 PM	South Dakota	
16	May 9, 2011 8:06 PM	Michigan	
17	May 9, 2011 3:08 PM	Minnesota	
18	May 9, 2011 3:05 PM	Virginia	
19	May 9, 2011 2:53 PM	Colorado	
20	May 9, 2011 2:46 PM	Virginia	
21	May 9, 2011 2:29 PM	Pennsylvania	
22	May 9, 2011 2:28 PM	Kansas	
23	May 9, 2011 2:06 PM	Wisconsin	
24	May 9, 2011 1:54 PM	Michigan	
25	May 9, 2011 1:53 PM	Colorado	
26	May 9, 2011 1:34 PM	Maryland	
27	May 9, 2011 1:27 PM	Colorado	
28	May 9, 2011 1:07 PM	California	
29	May 9, 2011 1:00 PM	North Carolina	
30	May 9, 2011 12:53 PM	Michigan	
31	May 9, 2011 12:40 PM	Minnesota	
32	May 9, 2011 12:38 PM	Illinois	

**Appendix A (continued):**

33	May 9, 2011 3:53 AM	Colorado
34	May 9, 2011 3:32 AM	Idaho
35	May 9, 2011 2:01 AM	Colorado
36	May 9, 2011 1:23 AM	Minnesota
37	May 8, 2011 9:37 PM	New Hampshire
38	May 8, 2011 1:56 PM	Ohio
39	May 8, 2011 1:22 PM	Arizona
40	May 8, 2011 2:32 AM	Texas
41	May 8, 2011 1:18 AM	California
42	May 8, 2011 12:19 AM	Ohio
43	May 7, 2011 11:59 PM	California
44	May 7, 2011 6:55 PM	California
45	May 7, 2011 5:52 PM	Colorado
46	May 7, 2011 5:19 PM	California
47	May 7, 2011 4:48 PM	Arizona
48	May 7, 2011 4:46 PM	California
49	May 7, 2011 3:13 PM	Virginia
50	May 7, 2011 1:16 PM	Missouri
51	May 7, 2011 1:13 PM	Wisconsin
52	May 7, 2011 1:06 PM	California
53	May 7, 2011 11:45 AM	Illinois
54	May 7, 2011 10:47 AM	South Carolina
55	May 7, 2011 6:38 AM	Oregon
56	May 7, 2011 3:06 AM	Washington
57	May 7, 2011 2:09 AM	Colorado
58	May 7, 2011 1:55 AM	Ohio
59	May 7, 2011 1:53 AM	Michigan
60	May 7, 2011 1:52 AM	Kentucky
61	May 7, 2011 1:50 AM	Washington
62	May 7, 2011 1:16 AM	Illinois
63	May 6, 2011 4:35 PM	Washington
64	May 6, 2011 2:13 PM	Texas
65	May 5, 2011 8:50 PM	Missouri
66	May 5, 2011 8:20 PM	Ohio
67	May 5, 2011 7:35 PM	Texas
68	May 5, 2011 6:50 PM	Texas
69	May 5, 2011 5:38 PM	Washington
70	May 5, 2011 3:13 PM	Tennessee
71	May 5, 2011 2:55 PM	North Carolina
72	May 5, 2011 2:26 PM	Ohio
73	May 5, 2011 2:20 PM	Minnesota
74	May 5, 2011 1:55 PM	Ohio
75	May 5, 2011 1:37 PM	Texas
76	May 5, 2011 1:33 PM	Ohio
77	May 5, 2011 1:15 PM	Missouri
78	May 5, 2011 1:02 PM	Texas
79	May 5, 2011 12:38 PM	New York
80	May 5, 2011 12:02 PM	Texas

**Appendix A (continued):**

81	May 5, 2011 2:09 AM	Indiana
82	May 5, 2011 12:51 AM	Ohio
83	May 5, 2011 12:18 AM	Montana
84	May 4, 2011 9:54 PM	California
85	May 4, 2011 9:21 PM	Delaware
86	May 4, 2011 9:11 PM	Virginia
87	May 4, 2011 9:01 PM	New Jersey
88	May 4, 2011 8:58 PM	Pennsylvania
89	May 4, 2011 8:57 PM	Texas
90	May 4, 2011 8:51 PM	North Carolina
91	May 4, 2011 8:26 PM	Washington
92	May 4, 2011 8:06 PM	Georgia
93	May 4, 2011 7:50 PM	Arizona
94	May 4, 2011 7:48 PM	New Hampshire
95	May 4, 2011 7:46 PM	Illinois
96	May 4, 2011 7:46 PM	New Jersey
97	May 4, 2011 7:42 PM	Alabama

**Item 2: Please select your agency staffing type.**

Answer Options	Response Percent	Response Count
a. Volunteer	16.5%	16
b. Combination volunteer/career	36.1%	35
c. Career	47.4%	46
<i>answered question</i>		<b>97</b>
<i>skipped question</i>		<b>0</b>

**Item 3: Does your local, county, or state government allow fire/EMS agencies to bill for services provided during motor vehicle crash (MVC) incident responses?**

Answer Options	Response Percent	Response Count
a. Yes	100.0%	97
b. No (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
c. Don't know (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
<i>answered question</i>		<b>97</b>
<i>skipped question</i>		<b>0</b>

**Appendix A (continued):**

**Item 4: If your agency currently bills for services provided during MVC incidents, what specific components are billed for? Please select all that apply.**

Answer Options	Response Percent	Response Count
a. Response (personnel, apparatus, supplies, and fuel costs)	0.0%	0
b. Extrication	0.0%	0
c. Hazmat	0.0%	0
d. Traffic control	0.0%	0
e. My agency does not bill for services provided during MVC incidents (if you selected this answer please skip to question number 14)	100.0%	97
<i>answered question</i>		<b>97</b>
<i>skipped question</i>		<b>0</b>

**Item 9: If your agency does not currently bill for services provided during MVC incidents, are there plans to bill for such services in the future?**

Answer Options	Response Percent	Response Count
a. No	75.0%	72
b. Yes	25.0%	24
c. Not applicable. My agency currently bills for such services.	0.0%	0
<i>answered question</i>		<b>96</b>
<i>skipped question</i>		<b>1</b>

**Item 10: Any additional comments you may have regarding this topic will be greatly appreciated. Please enter any comments you may have below.**

Answer Options	Response Count
	33
<i>answered question</i>	<b>33</b>
<i>skipped question</i>	<b>64</b>

Number	Response Date	Response Text
1	May 13, 2011 2:56 PM	This is a topic we are currently investigating.
2	May 11, 2011 3:59 PM	We do not bill for fire services. We have just started an EMS transport service (ALS) and are starting to bill for the transport of non residents only
3	May 10, 2011 1:54 PM	we currently bill for EMS transport from scene to the hospital but not for individual MVC incidents such as extrication, etc.
4	May 9, 2011 8:09 PM	We billed for services for about 9 months. There was such an outcry from the citizens that the politicians voted not to charge anymore.

**Appendix A (continued):**

5	May 9, 2011 3:11 PM	Political will varies greatl on this subject. Some would like to bill others do not. Currently the thought is services are provided for the "greatest good" through general tax.
6	May 9, 2011 3:11 PM	We ask for reimbursement if the guilty party was convicted of DUI. In that case, we bill for manpower and apparatus.
7	May 9, 2011 2:10 PM	I have charged for services when in Michigan. We contracted with a billing/collection company (Accu-Med) because not many people paid. They charged 5% of what they collected for us.
8	May 9, 2011 1:38 PM	We bill only for EMS Transport. MVC billing has been suggested, but not seen any interest from the electeds.
9	May 9, 2011 12:44 PM	We started to look into this, and had a vendor (Revenue Rescue) come out, but one of our adjoining towns tried to implement this and had such a firestorm of public protest, we decided it was not worth the public relations battle. (That town backed off it also). We were only going to charge negligent drivers & haz mat - projected revenue was around 50 K per year. Not on our radar map currently.
10	May 9, 2011 3:32 AM	We have looked at this however, currently the elected officials have chosen not to go down this path. We are still talking about it from the overall benefit perspective.
11	May 8, 2011 1:57 PM	We do bill for any EMS transports during a MVA.
12	May 8, 2011 1:20 AM	The State of California is currently processing legislation that would prevent billing for these services.
13	May 7, 2011 5:28 PM	We are currently looking at what some groups call a "Crash Tax", Under state law we can bill and collect on all MVC's that involve impaired vehicle operators. We are also entertaining a similar fee for MVC's that the vehicle operator was found to have been operating/using a voice/digital communications device. CA State law also provides that we as a local agency can collect for any emergency repsonse if we enact a local ordinance that says so, we do not. However what we do,do is we set our EMS billing to cover the cost of an engine company, ALS TX unit and Chief Officer plus supplies which are itemized..
14	May 7, 2011 1:19 PM	An agency is North St. Louis County was going to start billing for MVC service. The outrage from the public once it hit the media was so intense that they changed their mind.
15	May 7, 2011 1:17 PM	Dear Stuart,  My hometown of Janesville, WI does charge for vehicle accident costs as a way to recoup costs and a revenue source. They started it last September or so. Their contact number is 608-755-3050. Good luck with this!
16	May 7, 2011 1:06 PM	Dave Peterson There is legislation in CA right now that proposes to stop our ability to bill for services. Still in committee somewhere at the state capital.
17	May 7, 2011 2:11 AM	None at this time.
18	May 7, 2011 2:00 AM	Currently we only bill for EMS calls. Billing for an engine on any type of call is only a possible consideration for future income.
19	May 7, 2011 1:57 AM	We do bill for DUI caused accidents and haz mat incidents



**Appendix A (continued):**

		Our agency is discussing this topic and collecting data to decide the cost/benefit of such a program.
20	May 7, 2011 1:52 AM	Good luck with your research.
21	May 6, 2011 12:50 AM	We do not currently bill...but it is a consideration in these recessionary times. Not yet, however.
22	May 5, 2011 5:42 PM	My agency is the first responder. Another close agency bills for transport.
23	May 5, 2011 2:30 PM	We currently bill for the EMS service provided which prevents billing for other services rendered at MVC's
24	May 5, 2011 2:23 PM	Charging for these types of incidents has been discussed but our current administration and City Council believe that people pay taxes for public safety services and should not be charged.
25	May 5, 2011 1:42 PM	Billing raises the question - why do I pay taxes if I am billed for the service. The reply is always the taxes pay for the standby cost but not the response. That always sounds like a bunch of crap. Billing is just double taxation. That's my personal view.
26	May 5, 2011 1:39 PM	Our department services a "much higher than average" demographic in regards to income. While we provide an extreme level of service, including ALS transport, our agreement with the community is to not bill. I fully understand that this answer will be an anomaly for you, but it is accurate. Thanks. If would like additional information please feel free to contact me.
27	May 5, 2011 1:21 PM	We have discussed this issue and at this time have decided not to institute billing practices. Most of the debate has stemmed from billing only out of district people and the impact billing potentially will have on the insurance premiums being charged. We have a strong belief that should this practice become widespread because the insurance companies have "deep" pockets they will simply pass this expense along to the consumer which in the long term will affect our residents. Additionally the expense of pursuing payment from people out of district would be time consuming or if an outside collection agency was hired the overall returns would not support the proposed benefit of billing.
28	May 5, 2011 12:04 PM	No, the only response billing done is by the County ran EMS. We do bill for repeated fire alarm calls.
29	May 5, 2011 2:09 AM	The insurance industry has initiated heavy efforts to legislate prohibitions against such services fees in our state. To date they have not yet been successful; however they have made some very diligent attempts and seem to be gaining traction.
30	May 4, 2011 9:56 PM	We have a local paramedic tax and a county paramedic tax. Policy decision is not to go further. California has pending legislation to prohibit current and future crash taxes - lots of negative public reaction to them.
31	May 4, 2011 9:25 PM	Indian River is volunteer fire rescue service - no EMS or ambulances. In Delaware, EMS is allowed to bill for MVC incidents but not fire services. We could bill for traffic control at related incidents.

**Appendix A (continued):**

32	May 4, 2011 9:03 PM	My department at one time billed for services. After 9/11 it seemed that most insurance companies quit paying. Our income from insurance company was cut more than half. Along with the drop in revenue and the hassel of gathering information, my department quit billing. Please make insurance companies pay. I am sure my department would start billing again, if it was worth our time.
33	May 4, 2011 7:51 PM	We are allowed under NH Law to invoice for Haz-Mit incidents. We have chosen not to invoice, but with the current budget issues w3e are contemplating billing.

**Questionnaire Responses (“Don’t know” non-billing agency comments)**

Item 1: What state is your agency located in?			
Answer Options			Response Count
			28
<i>answered question</i>			28
<i>skipped question</i>			0
Number	Response Date	Response Text	
1	May 26, 2011 8:05 PM	Missouri	
2	May 26, 2011 2:03 AM	California	
3	May 19, 2011 12:50 PM	Indiana	
4	May 11, 2011 11:31 AM	Missouri	
5	May 11, 2011 10:32 AM	Florida	
6	May 9, 2011 3:04 PM	Missouri	
7	May 9, 2011 1:47 PM	Texas	
8	May 9, 2011 11:29 AM	North Carolina	
9	May 9, 2011 9:16 AM	North Carolina	
10	May 8, 2011 6:54 PM	Illinois	
11	May 8, 2011 4:06 PM	Pennsylvania	
12	May 8, 2011 12:49 PM	Massachusetts	
13	May 7, 2011 5:24 PM	Texas	
14	May 7, 2011 1:16 PM	Georgia	
15	May 7, 2011 12:17 PM	Louisiana	
16	May 7, 2011 2:38 AM	California	
17	May 6, 2011 8:34 PM	Massachusetts	
18	May 6, 2011 7:09 PM	Vermont	
19	May 6, 2011 12:36 AM	Texas	
20	May 5, 2011 3:22 AM	Pennsylvania	
21	May 5, 2011 2:16 AM	Arkansas	
22	May 4, 2011 10:50 PM	Pennsylvania	
23	May 4, 2011 10:04 PM	Wyoming	
24	May 4, 2011 9:21 PM	Colorado	
25	May 4, 2011 8:20 PM	Mississippi	

**Appendix A (continued):**

26	May 4, 2011 9:15 PM	Tennessee
27	May 4, 2011 8:07 PM	Texas
28	May 4, 2011 7:54 PM	Vermont

**Item 2: Please select your agency staffing type.**

Answer Options	Response Percent	Response Count
a. Volunteer	25.0%	7
b. Combination volunteer/career	21.4%	6
c. Career	53.6%	15
<i>answered question</i>		<b>28</b>
<i>skipped question</i>		<b>0</b>

**Item 3: Does your local, county, or state government allow fire/EMS agencies to bill for services provided during motor vehicle crash (MVC) incident responses?**

Answer Options	Response Percent	Response Count
a. Yes	0.0%	0
b. No (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
c. Don't know (if you selected this answer please click the "Done" button at the end of the questionnaire)	100.0%	28
<i>answered question</i>		<b>28</b>
<i>skipped question</i>		<b>0</b>

**Item 10: Any additional comments you may have regarding this topic will be greatly appreciated. Please enter any comments you may have below.**

Answer Options		Response Count
		3
<i>answered question</i>		3
<i>skipped question</i>		25
Number	Response Date	Response Text
1	May 7, 2011 5:24 PM	This survey is not accurate from me due to i am not knowledgeable of my departments billing procedures.
2	May 8, 2011 12:49 PM	My department does not bill for the services but do know of a couple of towns that do bill for services for MVC.
3	May 6, 2011 7:09 PM	Our volunteer department has billed the state for time spent on the interstate doing traffic control, but we have never billed an individual. I do not know if it is allowed or not.

## Questionnaire Responses (Agencies that cannot legally bill comments)

Item 1: What state is your agency located in?			
Answer Options			Response Count
			117
<i>answered question</i>			117
<i>skipped question</i>			0
Number	Response Date	Response Text	
1	May 26, 2011 12:53 AM	Washington	
2	May 23, 2011 9:46 PM	California	
3	May 17, 2011 10:49 PM	New York	
4	May 16, 2011 8:34 PM	New York	
5	May 15, 2011 8:19 PM	Maine	
6	May 12, 2011 4:10 PM	Texas	
7	May 11, 2011 4:08 PM	Colorado	
8	May 11, 2011 12:27 PM	Connecticut	
9	May 10, 2011 9:24 PM	Virginia	
10	May 10, 2011 12:03 PM	Connecticut	
11	May 10, 2011 3:10 AM	Arizona	
12	May 10, 2011 2:05 AM	Ohio	
13	May 9, 2011 10:23 PM	Arizona	
14	May 9, 2011 8:18 PM	Pennsylvania	
15	May 9, 2011 6:59 PM	Arizona	
16	May 9, 2011 6:26 PM	Florida	
17	May 9, 2011 4:30 PM	Florida	
18	May 9, 2011 3:57 PM	Massachusetts	
19	May 9, 2011 3:40 PM	Florida	
20	May 9, 2011 3:31 PM	Washington	
21	May 9, 2011 3:18 PM	Florida	
22	May 9, 2011 1:54 PM	South Carolina	
23	May 9, 2011 1:39 PM	New Jersey	
24	May 9, 2011 1:33 PM	Florida	
25	May 9, 2011 1:19 PM	Arizona	
26	May 9, 2011 1:13 PM	Kansas	
27	May 9, 2011 1:10 PM	Wisconsin	
28	May 9, 2011 1:04 PM	North Carolina	
29	May 9, 2011 12:53 PM	Massachusetts	
30	May 9, 2011 12:45 PM	Texas	
31	May 9, 2011 12:38 PM	Tennessee	
32	May 9, 2011 12:20 PM	North Carolina	
33	May 9, 2011 12:20 PM	Florida	
34	May 9, 2011 12:13 PM	North Carolina	
35	May 9, 2011 11:56 AM	Florida	
36	May 9, 2011 11:54 AM	Florida	
37	May 9, 2011 11:46 AM	North Carolina	
38	May 9, 2011 11:27 AM	Ohio	

**Appendix A (continued):**

39	May 9, 2011 1:21 AM	Oklahoma
40	May 9, 2011 12:19 AM	Florida
41	May 8, 2011 11:50 PM	Virginia
42	May 8, 2011 6:40 PM	North Carolina
43	May 8, 2011 1:45 PM	Kansas
44	May 8, 2011 1:45 AM	New York
45	May 8, 2011 1:36 AM	Hawaii
46	May 8, 2011 12:33 AM	Florida
47	May 8, 2011 12:08 AM	Georgia
48	May 7, 2011 10:35 PM	Florida
49	May 7, 2011 8:03 PM	Washington
50	May 7, 2011 6:05 PM	Iowa
51	May 7, 2011 3:39 PM	Maryland
52	May 7, 2011 3:12 PM	Tennessee
53	May 7, 2011 2:15 PM	Colorado
54	May 7, 2011 1:10 PM	New York
55	May 7, 2011 12:50 PM	Pennsylvania
56	May 7, 2011 12:37 PM	Missouri
57	May 7, 2011 12:16 PM	Florida
58	May 7, 2011 12:13 PM	Virginia
59	May 7, 2011 11:12 AM	Maryland
60	May 7, 2011 11:08 AM	Florida
61	May 7, 2011 10:46 AM	Missouri
62	May 7, 2011 10:29 AM	Virginia
63	May 7, 2011 6:16 AM	Florida
64	May 7, 2011 4:37 AM	Texas
65	May 7, 2011 4:01 AM	Washington
66	May 7, 2011 3:37 AM	Kansas
67	May 7, 2011 3:01 AM	Arizona
68	May 7, 2011 2:57 AM	Connecticut
69	May 7, 2011 2:42 AM	Florida
70	May 7, 2011 1:50 AM	Florida
71	May 7, 2011 1:48 AM	Florida
72	May 7, 2011 1:45 AM	Florida
73	May 7, 2011 1:39 AM	Texas
74	May 7, 2011 1:37 AM	Michigan
75	May 7, 2011 1:37 AM	Washington
76	May 7, 2011 1:35 AM	Texas
77	May 7, 2011 1:06 AM	Texas
78	May 6, 2011 1:40 PM	Maryland
79	May 6, 2011 11:32 AM	Maryland
80	May 6, 2011 11:04 AM	Tennessee
81	May 5, 2011 11:24 PM	New York
82	May 5, 2011 10:49 PM	South Carolina
83	May 5, 2011 9:16 PM	California
84	May 5, 2011 7:23 PM	Washington
85	May 5, 2011 6:03 PM	Virginia
86	May 5, 2011 2:58 PM	Arizona

**Appendix A (continued):**

87	May 5, 2011 2:34 PM	Tennessee
88	May 5, 2011 1:21 PM	Texas
89	May 5, 2011 1:07 PM	North Carolina
90	May 5, 2011 12:05 PM	Virginia
91	May 5, 2011 11:54 AM	Florida
92	May 5, 2011 11:45 AM	Indiana
93	May 5, 2011 11:35 AM	Maine
94	May 5, 2011 4:38 AM	Texas
95	May 5, 2011 2:13 AM	Indiana
96	May 5, 2011 12:52 AM	Virginia
97	May 4, 2011 11:55 PM	Mississippi
98	May 4, 2011 11:31 PM	Texas
99	May 4, 2011 11:23 PM	Colorado
100	May 4, 2011 11:14 PM	Michigan
101	May 4, 2011 11:01 PM	Massachusetts
102	May 4, 2011 10:25 PM	California
103	May 4, 2011 9:50 PM	Maine
104	May 4, 2011 9:42 PM	Texas
105	May 4, 2011 9:23 PM	Texas
106	May 4, 2011 9:22 PM	Montana
107	May 4, 2011 9:11 PM	Louisiana
108	May 4, 2011 8:41 PM	Colorado
109	May 4, 2011 8:25 PM	Florida
110	May 4, 2011 8:10 PM	Texas
111	May 4, 2011 7:59 PM	Florida
112	May 4, 2011 7:58 PM	Tennessee
113	May 4, 2011 7:54 PM	New Mexico
114	May 4, 2011 7:51 PM	Ohio
115	May 4, 2011 7:50 PM	Louisiana
116	May 4, 2011 7:50 PM	North Carolina
117	May 4, 2011 7:43 PM	Virginia

**Item 2: Please select your agency staffing type.**

Answer Options	Response Percent	Response Count
a. Volunteer	14.5%	17
b. Combination volunteer/career	28.2%	33
c. Career	57.3%	67
<i>answered question</i>		<b>117</b>
<i>skipped question</i>		<b>0</b>

## Appendix A (continued):

Item 3: Does your local, county, or state government allow fire/EMS agencies to bill for services provided during motor vehicle crash (MVC) incident responses?		
Answer Options	Response Percent	Response Count
a. Yes	0.0%	0
b. No (if you selected this answer please click the "Done" button at the end of the questionnaire)	100.0%	117
c. Don't know (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
<i>answered question</i>		117
<i>skipped question</i>		0

Item 10: Any additional comments you may have regarding this topic will be greatly appreciated. Please enter any comments you may have below.		
Answer Options	Response Count	
	12	
<i>answered question</i>		12
<i>skipped question</i>		105
Number	Response Date	Response Text
1	May 12, 2011 4:13 PM	We do bill for Hazardous Materials incidents, dependent on the type and location of the call. We have developed a fee schedule based on FEMA's equipment rate schedule and added our personnel time in there to come up with a per-hour rate. We will also bill for equipment used.
2	May 9, 2011 6:32 PM	We were billing (successfully) for MVCs and other responses, however, the then Governor of Florida put a stop to it. If I can provide more, please feel free to contact me. Good luck on your project.
3	May 9, 2011 3:44 PM	We use to be able to charge but the State Legislature changed the laws.
4	May 9, 2011 1:56 PM	I assume this was not intended to address for EMS transport of victims to the hospital but for actual responses to MVAs such as a \$ amount per fire engine. I answered no we don't for that reason but we do bill for the EMS transport to the hospital.
5	May 9, 2011 1:33 PM	We bill for medical services and transport but not for extrication, etc.
6	May 9, 2011 12:20 PM	Would like to. Our County EMS ambulances are allowed to bill for transport but that's all. Fire & Rescue are not allowed to bill.
7	May 9, 2011 11:55 AM	The Florida Legislature passed a bill several years ago to prevent this from happening.
8	May 7, 2011 2:15 PM	Suspended practice based on negative response from community and concerns from our personnel.
9	May 7, 2011 11:08 AM	we run ALS units and bill for medical transports from any MVC

**Appendix A (continued):**

10	May 7, 2011 1:39 AM	We have a county-wide EMS levy to pays for our BLS and ALS transport. Some are still charging in the area; we philosophically disagree.
11	May 4, 2011 8:25 PM	The state of Florida lawmakers passed laws about 2-years ago that prevent fire departments from billing for MVA response. However, EMS agencies can bill for patient care (fire agencies can too if they are a transport system).
12	May 4, 2011 7:45 PM	Our city is trying to enter a billing agreement for MVCs, but currently there is ordinance that prevents this. We are still working on getting it changed.



## Appendix B

## QUESTIONNAIRE RESPONSES (Agencies with less than 100 average annual billings)

Item 1: is your agency located in?			
Answer Options			Response Count
			64
<i>answered question</i>			64
<i>skipped question</i>			0
Number	Response Date	Response Text	
1	May 16, 2011 4:54 PM	Nebraska	
2	May 12, 2011 1:57 PM	Colorado	
3	May 10, 2011 1:52 PM	Ohio	
4	May 10, 2011 1:37 PM	Colorado	
5	May 9, 2011 8:28 PM	Missouri	
6	May 9, 2011 7:21 PM	Utah	
7	May 9, 2011 6:01 PM	New Hampshire	
8	May 9, 2011 4:39 PM	Pennsylvania	
9	May 9, 2011 3:05 PM	New Hampshire	
10	May 9, 2011 3:02 PM	Ohio	
11	May 9, 2011 2:35 PM	Virginia	
12	May 9, 2011 2:34 PM	Missouri	
13	May 9, 2011 2:15 PM	New York	
14	May 9, 2011 2:05 PM	Massachusetts	
15	May 9, 2011 1:38 PM	Wisconsin	
16	May 9, 2011 8:28 PM	Arizona	
17	May 9, 2011 4:39 PM	Texas	
18	May 9, 2011 3:05 PM	Texas	
19	May 9, 2011 3:02 PM	Oregon	
20	May 9, 2011 2:35 PM	Arizona	
21	May 9, 2011 2:34 PM	California	
22	May 9, 2011 2:15 PM	California	
23	May 9, 2011 2:05 PM	Virginia	
24	May 9, 2011 1:38 PM	Louisiana	
25	May 9, 2011 1:38 PM	New York	
26	May 9, 2011 1:33 PM	Illinois	
27	May 9, 2011 12:46 PM	Illinois	
28	May 9, 2011 12:18 PM	Illinois	
29	May 9, 2011 12:16 PM	Illinois	
30	May 9, 2011 1:36 AM	Ohio	
31	May 8, 2011 9:36 PM	Wisconsin	
32	May 8, 2011 3:50 PM	Arizona	
33	May 8, 2011 2:31 AM	Indiana	
34	May 8, 2011 1:37 AM	Wyoming	
35	May 7, 2011 7:44 PM	Wisconsin	
36	May 7, 2011 3:19 PM	North Carolina	
37	May 7, 2011 3:08 PM	Washington	

**Appendix B (continued):**

38	May 7, 2011 7:40 AM	Wisconsin
39	May 7, 2011 2:40 AM	Colorado
40	May 7, 2011 2:12 AM	Michigan
41	May 7, 2011 1:42 AM	Colorado
42	May 6, 2011 11:20 PM	Missouri
43	May 6, 2011 1:12 PM	Wisconsin
44	May 6, 2011 1:54 AM	Iowa
45	May 6, 2011 12:52 AM	Utah
46	May 5, 2011 7:11 PM	Illinois
47	May 5, 2011 6:05 PM	Oregon
48	May 5, 2011 3:21 PM	Wisconsin
49	May 5, 2011 11:58 AM	Kentucky
50	May 5, 2011 12:03 AM	Oregon
51	May 4, 2011 11:14 PM	New Jersey
52	May 4, 2011 10:37 PM	Maine
53	May 4, 2011 10:04 PM	Oregon
54	May 4, 2011 9:21 PM	Alabama
55	May 4, 2011 9:20 PM	Texas
56	May 4, 2011 8:52 PM	Kentucky
57	May 4, 2011 8:47 PM	Oklahoma
58	May 4, 2011 8:36 PM	Oklahoma
59	May 4, 2011 8:16 PM	Wisconsin
60	May 4, 2011 8:05 PM	Wisconsin
61	May 4, 2011 8:00 PM	Iowa
62	May 4, 2011 7:56 PM	Illinois
63	May 4, 2011 7:52 PM	Pennsylvania
64	May 4, 2011 7:52 PM	South Dakota

**Item 2: Please select your agency staffing type.**

Answer Options	Response Percent	Response Count
a. Volunteer	28.1%	18
b. Combination volunteer/career	39.1%	25
c. Career	32.8%	21
<i>answered question</i>		<b>64</b>
<i>skipped question</i>		<b>0</b>

**Appendix B (continued):**

**Item 3: Does your local, county, or state government allow fire/EMS agencies to bill for services provided during motor vehicle crash (MVC) incident responses?**

Answer Options	Response Percent	Response Count
a. Yes	100.0%	64
b. No (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
c. Don't know (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
<i>answered question</i>		<b>64</b>
<i>skipped question</i>		<b>0</b>

**Item 4: If your agency currently bills for services provided during MVC incidents, what specific components are billed for? Please select all that apply.**

Answer Options	Response Percent	Response Count
a. Response (personnel, apparatus, supplies, and fuel costs)	65.6%	42
b. Extrication	50.0%	32
c. Hazmat	71.9%	46
d. Traffic control	14.1%	9
e. My agency does not bill for services provided during MVC incidents (if you selected this answer please skip to question number 14)	0.0%	0
<i>answered question</i>		<b>64</b>
<i>skipped question</i>		<b>0</b>

**Item 5: How did your agency determine its fee structure for MVC incidents?**

Answer Options	Response Percent	Response Count
a. Flat rate based on estimated cost of response	15.6%	10
b. Flat rate based on estimated cost of services provided on scene	12.5%	8
c. Variable rate based on time apparatus and personnel are dedicated to the incident	37.5%	24
d. Variable rate based on specific services provided on scene	20.3%	13
e. Other	14.1%	9
<i>answered question</i>		<b>64</b>
<i>skipped question</i>		<b>0</b>

**Appendix B (continued):**

<b>Item 6: How does your agency bill and collect for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Billing and collections are managed from within the agency.	62.5%	40
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs.	28.1%	18
c. Other	9.4%	6
<i>answered question</i>		<b>64</b>
<i>skipped question</i>		<b>0</b>

<b>Item 7: Who is billed for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Non-resident drivers involved.	26.6%	17
b. Resident drivers involved.	0.0%	0
c. All drivers involved.	48.4%	31
d. Only at-fault drivers involved.	25.0%	16
<i>answered question</i>		<b>64</b>
<i>skipped question</i>		<b>0</b>

<b>Item 8: What is your agency's annual average number of billings generated for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Less than 100	100.0%	64
b. Between 100 and 499	0.0%	0
c. Between 500 and 999	0.0%	0
d. 1000 or more	0.0%	0
<i>answered question</i>		<b>64</b>
<i>skipped question</i>		<b>0</b>

<b>Item 9: If your agency does not currently bill for services provided during MVC incidents, are there plans to bill for such services in the future?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. No	0.0%	0
b. Yes	0.0%	0
c. Not applicable. My agency currently bills for such services.	100.0%	64
<i>answered question</i>		<b>64</b>
<i>skipped question</i>		<b>0</b>

## Appendix B (continued):

Item 10: Any additional comments you may have regarding this topic will be greatly appreciated. Please enter any comments you may have below.		
Answer Options		Response Count
		33
<i>answered question</i>		33
<i>skipped question</i>		31
Number	Response Date	Response Text
1	May 16, 2011 4:54 PM	We only bill for haz-mat cleanup when it includes more than a nominal amount of materials (such as more than a bag of absorbant)
2	May 9, 2011 8:28 PM	It's amixed bag. While getting additonal revenue is generally viewed as a positive, some people who receive the bills make a lot of noise. For the few dollars we collect it seems to be hardly worth the effort but it could be valuable to "appear" to be improving revenue.
3	May 9, 2011 3:05 PM	We use FireRecoveryUSA.com. Insurance companies are increasingly denying claims because they state the services are expected to be provided. Allstate and State Farm are the worst. I suspect the future will see billing removed. We only bill non residents/causing party.
4	May 9, 2011 2:35 PM	we bill for Haz-mat only, no significant haz mat no bill. We are talking about over the road Guel tanks type incident, not simple antifreeze and motor oil.
5	May 9, 2011 2:34 PM	We have a fairly sophisticated cost recovery program that include car accidents but only in cases involving severe negligence or criminal acts. DUI is the main type of accident we collect on, in addition to "failure to yield to peace officers" that result in an accident and these types of criminal acts. Not your typical "crash tax" model.
6	May 9, 2011 2:15 PM	California Legislature is currently considering several pieces of legislation that will eliminate the fire departments ability to assess MVC recovery fees. Additionally, the California Highway Patrol's legal department has recently come out with a ruling that does not allow their officers to share the insurance information with fire personnel when the reason for such information is billing the parties. It is also illegal for fire department personnel to enter the vehicle for the purpose of searching for insurance information. It will be interesting where this all ends up.
7	May 9, 2011 12:16 PM	Extrication is billed for the out of city personnel. Hazmat is billed as Spiller Pays.
		Good luck! Justin R. Heim, EFO
		Eagle Fire Department
8	May 8, 2011 9:36 PM	Eagle, Wisconsin
9	May 8, 2011 3:50 PM	We only bill for MVCs that occur that outside our city limits that we are called to respond to.

**Appendix B (continued):**

10	May 8, 2011 1:37 AM	Formerly billed through our agency - the Chief took care of the billing and attempting to contact responsible party. Switched to FireRecovery USA last year. Much better process; freed up a lot of time.
11	May 7, 2011 7:44 PM	NA
12	May 7, 2011 7:08 PM	We also bill for ambulance transport, To bill for MVC it must be a haz-amt or an accident that occurred through negligence ie.DUI
13	May 7, 2011 3:08 PM	We use EF Recovery for billing and fee collection. The fee is only charged when consumable items such as oil adsorbent pads, chemical dilutents, or "kitty liter" is used to mitigate the release of chemicals.
14	May 7, 2011 12:00 PM	We bill for medical transport. We also bill only for hazmat supplies used at an incident. No personnel costs or other. Billing is through the city's finance department with help from City Attorney's office.
15	May 7, 2011 4:13 AM	I am answering for Haz-Mat responses only. Jim Chvala, Assistant Chief
16	May 7, 2011 2:54 AM	Butler County Haz-Mat, Pennsylvania
17	May 7, 2011 2:40 AM	Colorado Legislature seeks to limit or prevent fire agencies from billing. Fire service does not have the same rights to bill as to Health Service or ambulance districts.
18	May 7, 2011 2:05 AM	We bill directly to the auto insurance carrier. This has increased collections. On one highway we bill directly to the State Gaming Commission Grants program since this is a major highway to the gaming areas.
19	May 7, 2011 1:42 AM	NH law allows us to obtain a public safety agency reimbursement in certain circumstances, typically when a DWI is involved. Fire-Rescue prepares the bill and the Police Dept prosecutor presents it during the court proceedings. Typically The judge orders the defendant to pay most or all of it.
20	May 7, 2011 1:41 AM	We have an agreed upon amount for apparatus and personnel with the State and apply those rates to these types of incidents.
21	May 6, 2011 3:32 PM	Our cost recovery ordinance is through our county government, we send the county emergency manager a bill for apparatus, personnel, and supplies and they bill the insurance for the trucking company. We only use this for hazmat calls.
22	May 6, 2011 12:52 AM	We only bill the insurance company not the individual. The key to collecting on these is to stay on top of the insurance company. They will drop the ball if you don't follow up on your billing.
23	May 5, 2011 3:21 PM	Currently we charge only for large Haz-Mat response not the daily vehicle accidents
24	May 5, 2011 12:03 AM	Car crashes are a very low frequency of our calls.
25	May 4, 2011 11:14 PM	We bill the insurance agency direct, and not the owner. This has proven to be the best way to recover cost. Also we charge based upon standard fees in the state or Oregon mob plan through the fire marshalls office.
26	May 4, 2011 10:04 PM	Our billing is for any heavy duty MVA's - tractor trailers, tankers, etc. Cars and light trucks are not billed
		Our district collects on greater than 90% of the billable accidents we then send those that do not pay to a collection service. Our district feels it provides a valuable service to NON tax paying individuals.

**Appendix B (continued):**

27	May 4, 2011 9:21 PM	We have almost stopped billing because of the low volume of calls and the low return.
28	May 4, 2011 9:20 PM	Question #8. We bill the at fault party, then if no response-bill the other driver
29	May 4, 2011 8:36 PM	Great questions. Good luck on your research.
30	May 4, 2011 8:16 PM	We only bill for extrication, fluid spills, etc. We do not bill for minor MVA's where no major work is performed by an engine company.
31	May 4, 2011 7:56 PM	We bill the the vehicle owners auto insurance. In our state everyone needs to hav insurance and a card with the inromation should be in the car, making our collection of info pretty easy.
32	May 4, 2011 7:52 PM	We are currently developing a new fee structure. The current one is a flat rate regardless of how many trucks go and usually do not bill residents of our county who pay taxes. We do not actively pursue non payers.
33	May 4, 2011 7:52 PM	We bill in conjunction with our EMS agency. We find that insurance companies are more likely to pay one bill, rather than receiving multiple bills.

**QUESTIONNAIRE RESPONSES (Agencies with 100 to 499 average annual billings)**

Item 1: What state is your agency located in?			
Answer Options			Response Count
			18
<i>answered question</i>			18
<i>skipped question</i>			0
Number	Response Date	Response Text	
1	May 19, 2011 7:20 PM	South Carolina	
2	May 14, 2011 1:39 AM	South Carolina	
3	May 14, 2011 1:39 AM	South Carolina	
4	May 12, 2011 3:32 AM	West Virginia	
5	May 10, 2011 3:10 PM	Utah	
6	May 9, 2011 7:29 PM	Colorado	
7	May 9, 2011 4:02 PM	Washington	
8	May 9, 2011 2:57 PM	Rhode Island	
9	May 9, 2011 2:39 PM	Georgia	
10	May 9, 2011 1:14 PM	Wisconsin	
11	May 9, 2011 12:32 PM	Connecticut	
12	May 8, 2011 1:09 PM	Massachusetts	
13	May 7, 2011 8:26 PM	Illinois	
14	May 7, 2011 2:50 AM	Texas	
15	May 7, 2011 2:07 AM	Illinois	
16	May 5, 2011 5:03 PM	Tennessee	
17	May 4, 2011 9:02 PM	Colorado	
18	May 4, 2011 8:18 PM	California	

**Appendix B (continued):**

<b>Item 2: Please select your agency staffing type.</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Volunteer	11.1%	2
b. Combination volunteer/career	55.6%	10
c. Career	33.3%	6
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>

<b>Item 3: Does your local, county, or state government allow fire/EMS agencies to bill for services provided during motor vehicle crash (MVC) incident responses?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Yes	100.0%	18
b. No (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
c. Don't know (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>

<b>Item 4: If your agency currently bills for services provided during MVC incidents, what specific components are billed for? Please select all that apply.</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Response (personnel, apparatus, supplies, and fuel costs)	100.0%	18
b. Extrication	61.1%	11
c. Hazmat	72.2%	13
d. Traffic control	38.9%	7
e. My agency does not bill for services provided during MVC incidents (if you selected this answer please skip to question number 14)	0.0%	0
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>



**Appendix B (continued):**

Item 5: How did your agency determine its fee structure for MVC incidents?		
Answer Options	Response Percent	Response Count
a. Flat rate based on estimated cost of response	5.6%	1
b. Flat rate based on estimated cost of services provided on scene	27.8%	5
c. Variable rate based on time apparatus and personnel are dedicated to the incident	11.1%	2
d. Variable rate based on specific services provided on scene	44.4%	8
e. Other	11.1%	2
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>

Item 6: How does your agency bill and collect for services provided during MVC incidents?		
Answer Options	Response Percent	Response Count
a. Billing and collections are managed from within the agency.	11.1%	2
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs.	83.3%	15
c. Other	5.6%	1
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>

Item 7: Who is billed for services provided during MVC incidents?		
Answer Options	Response Percent	Response Count
a. Non-resident drivers involved.	27.8%	5
b. Resident drivers involved.	0.0%	0
c. All drivers involved.	61.1%	11
d. Only at-fault drivers involved.	11.1%	2
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>

**Appendix B (continued):**

Item 8: What is your agency's annual average number of billings generated for services provided during MVC incidents?		
Answer Options	Response Percent	Response Count
a. Less than 100	0.0%	0
b. Between 100 and 499	100.0%	18
c. Between 500 and 999	0.0%	0
d. 1000 or more	0.0%	0
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>

Item 9: If your agency does not currently bill for services provided during MVC incidents, are there plans to bill for such services in the future?		
Answer Options	Response Percent	Response Count
a. No	0.0%	0
b. Yes	0.0%	0
c. Not applicable. My agency currently bills for such services.	100.0%	18
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>

Item 10: Any additional comments you may have regarding this topic will be greatly appreciated. Please enter any comments you may have below.		
Answer Options	Response Count	
	8	
<i>answered question</i>	<b>8</b>	
<i>skipped question</i>	<b>10</b>	
Number	Response Date	Response Text
1	May 19, 2011 7:20 PM	All funds generated through response billing is designate for equipment purchases for the Fire-Rescue Department. We bill for MVC response, extrications, haz mat, structure and car fires.
2	May 10, 2011 3:10 PM	Our Fire Department provides emergency medical service and ambulance transport service. Ambulance rates are set by State rules. Hazmat charges are based on cost recovery.
3	May 9, 2011 12:32 PM	Good Luck
4	May 7, 2011 2:50 AM	So far, a little more than a year, we have hadno negative reaction from those billed.We have had insurance companies that have refused to pay the billing however.We use Fire Recovery USA for the third party biller.
5	May 7, 2011 2:07 AM	good luck
6	May 5, 2011 5:03 PM	Our fire dept uses Covenant Billing to handle all cost recovery calls.

**Appendix B (continued):**

<b>7</b>	<b>May 4, 2011 9:02 PM</b>	After I have sent the bill 3 times to the Insurance Company with no response, I then send it to the Driver who usually pressures the Insurance Company then I am paid soon afterwards. Ever since the State has dropped the "No fault" law, Insurance companies don't like to pay.
<b>8</b>	<b>May 4, 2011 8:18 PM</b>	Our agency is often quoted as being one of the agencies that does bill and for being one of the first to do so. Our community reaction was at first mixed in the media, but only insurance reps showed for the public meetings. Very quickly, the interest in the topic died down. Also, if insurance does not pay, we do not pursue collection.

**QUESTIONNAIRE RESPONSES (Agencies with 500 to 999 average annual billings)**

Item 1: What state is your agency located in?			
Answer Options			Response Count
			3
<i>answered question</i>			3
<i>skipped question</i>			0
Number	Response Date	Response Text	
1	May 9, 2011 1:49 PM	Massachusetts	
2	May 5, 2011 4:34 AM	West Virginia	
3	May 4, 2011 8:32 PM	Texas	

Item 2: Please select your agency staffing type.		
Answer Options	Response Percent	Response Count
a. Volunteer	33.3%	1
b. Combination volunteer/career	33.3%	1
c. Career	33.3%	1
<i>answered question</i>		3
<i>skipped question</i>		0

**Appendix B (continued):**

**Item 3: Does your local, county, or state government allow fire/EMS agencies to bill for services provided during motor vehicle crash (MVC) incident responses?**

Answer Options	Response Percent	Response Count
a. Yes	100.0%	3
b. No (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
c. Don't know (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
<i>answered question</i>		<b>3</b>
<i>skipped question</i>		<b>0</b>

**Item 4: If your agency currently bills for services provided during MVC incidents, what specific components are billed for? Please select all that apply.**

Answer Options	Response Percent	Response Count
a. Response (personnel, apparatus, supplies, and fuel costs)	100.0%	3
b. Extrication	100.0%	3
c. Hazmat	100.0%	3
d. Traffic control	33.3%	1
e. My agency does not bill for services provided during MVC incidents (if you selected this answer please skip to question number 14)	0.0%	0
<i>answered question</i>		<b>3</b>
<i>skipped question</i>		<b>0</b>

**Item 5: How did your agency determine its fee structure for MVC incidents?**

Answer Options	Response Percent	Response Count
a. Flat rate based on estimated cost of response	33.3%	1
b. Flat rate based on estimated cost of services provided on scene	0.0%	0
c. Variable rate based on time apparatus and personnel are dedicated to the incident	33.3%	1
d. Variable rate based on specific services provided on scene	0.0%	0
e. Other	33.3%	1
<i>answered question</i>		<b>3</b>
<i>skipped question</i>		<b>0</b>

**Appendix B (continued):**

<b>Item 6: How does your agency bill and collect for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Billing and collections are managed from within the agency.	66.7%	2
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs.	33.3%	1
c. Other	0.0%	0
<i>answered question</i>		<b>3</b>
<i>skipped question</i>		<b>0</b>

<b>Item 7: Who is billed for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Non-resident drivers involved.	66.7%	2
b. Resident drivers involved.	0.0%	0
c. All drivers involved.	33.3%	1
d. Only at-fault drivers involved.	0.0%	0
<i>answered question</i>		<b>3</b>
<i>skipped question</i>		<b>0</b>

<b>Item 8: What is your agency's annual average number of billings generated for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Less than 100	0.0%	0
b. Between 100 and 499	0.0%	0
c. Between 500 and 999	100.0%	3
d. 1000 or more	0.0%	0
<i>answered question</i>		<b>3</b>
<i>skipped question</i>		<b>0</b>

<b>Item 9: If your agency does not currently bill for services provided during MVC incidents, are there plans to bill for such services in the future?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. No	0.0%	0
b. Yes	0.0%	0
c. Not applicable. My agency currently bills for such services.	100.0%	3
<i>answered question</i>		<b>3</b>
<i>skipped question</i>		<b>0</b>

**Appendix B (continued):**

Item 10: Any additional comments you may have regarding this topic will be greatly appreciated. Please enter any comments you may have below.		
Answer Options		Response Count
		1
<i>answered question</i>		1
<i>skipped question</i>		2
Number	Response Date	Response Text
1	May 4, 2011 8:32 PM	I am not in the billing department so I can not say with certainty that these answers are correct. The answers provided are correct to the best of my knowledge. Good luck.

**QUESTIONNAIRE RESPONSES (Agencies with 1000 or more average annual billings)**

Item 1: What state is your agency located in?			
Answer Options			Response Count
			2
<i>answered question</i>			2
<i>skipped question</i>			0
Number	Response Date	Response Text	
1	May 10, 2011 2:15 AM	California	
2	May 5, 2011 3:20 PM	Rhode Island	

Item 2: Please select your agency staffing type.		
Answer Options	Response Percent	Response Count
a. Volunteer	0.0%	0
b. Combination volunteer/career	50.0%	1
c. Career	50.0%	1
<i>answered question</i>		2
<i>skipped question</i>		0

**Appendix B (continued):**

**Item 3: Does your local, county, or state government allow fire/EMS agencies to bill for services provided during motor vehicle crash (MVC) incident responses?**

Answer Options	Response Percent	Response Count
a. Yes	100.0%	2
b. No (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
c. Don't know (if you selected this answer please click the "Done" button at the end of the questionnaire)	0.0%	0
<i>answered question</i>		<b>2</b>
<i>skipped question</i>		<b>0</b>

**Item 4: If your agency currently bills for services provided during MVC incidents, what specific components are billed for? Please select all that apply.**

Answer Options	Response Percent	Response Count
a. Response (personnel, apparatus, supplies, and fuel costs)	100.0%	2
b. Extrication	0.0%	0
c. Hazmat	0.0%	0
d. Traffic control	0.0%	0
e. My agency does not bill for services provided during MVC incidents (if you selected this answer please skip to question number 14)	0.0%	0
<i>answered question</i>		<b>2</b>
<i>skipped question</i>		<b>0</b>

**Item 5: How did your agency determine its fee structure for MVC incidents?**

Answer Options	Response Percent	Response Count
a. Flat rate based on estimated cost of response	0.0%	0
b. Flat rate based on estimated cost of services provided on scene	0.0%	0
c. Variable rate based on time apparatus and personnel are dedicated to the incident	50.0%	1
d. Variable rate based on specific services provided on scene	50.0%	1
e. Other	0.0%	0
<i>answered question</i>		<b>2</b>
<i>skipped question</i>		<b>0</b>

**Appendix B (continued):**

<b>Item 6: How does your agency bill and collect for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Billing and collections are managed from within the agency.	100.0%	2
b. Billing and collections are managed by an independent billing company specializing in cost recovery programs.	0.0%	0
c. Other	0.0%	0
<i>answered question</i>		<b>2</b>
<i>skipped question</i>		<b>0</b>

<b>Item 7: Who is billed for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Non-resident drivers involved.	0.0%	0
b. Resident drivers involved.	0.0%	0
c. All drivers involved.	100.0%	2
d. Only at-fault drivers involved.	0.0%	0
<i>answered question</i>		<b>2</b>
<i>skipped question</i>		<b>0</b>

<b>Item 8: What is your agency's annual average number of billings generated for services provided during MVC incidents?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Less than 100	0.0%	0
b. Between 100 and 499	0.0%	0
c. Between 500 and 999	0.0%	0
d. 1000 or more	100.0%	2
<i>answered question</i>		<b>2</b>
<i>skipped question</i>		<b>0</b>

<b>Item 9: If your agency does not currently bill for services provided during MVC incidents, are there plans to bill for such services in the future?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. No	0.0%	0
b. Yes	0.0%	0
c. Not applicable. My agency currently bills for such services.	100.0%	2
<i>answered question</i>		<b>2</b>
<i>skipped question</i>		<b>0</b>



**Appendix B (continued):**

Item 10: Any additional comments you may have regarding this topic will be greatly appreciated. Please enter any comments you may have below.

Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	2

**Appendix C****DISTRICT RESIDENT INTERVIEW**

Name: Maynard Kealiher

Date: June 16, 2011

Time: 1542

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of a taxpaying citizen of the District, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*I would definitely be in favor of such a program. You're providing services for people who are not taxpayers. The citizens of our district have been paying a disproportionate share.*

2. If such a cost recovery program were instituted, who do you feel should be billed for the services provided (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*I would eliminate the first 2 categories because residents currently pay for services. You should ideally bill non-district responsible parties, if known, in an attempt to recover all expenses. Barring the ability to collect from them, I suppose you could bill a portion to the non-responsible party.*

3. It has been proposed that all, or a portion, of the funds recovered through the cost recovery program should be used to support District sponsored community risk reduction

programs (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community wellness and injury prevention programs, vaccination clinics, etc.). How would you feel if recovered funds were to be used in this manner?

*While I think it's worthy, I would not be in favor of all, but I would be in favor of dedicating a portion to risk reduction programs*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

*Yes*

**Appendix C: (continued)****DISTRICT RESIDENT INTERVIEW**

Name: Sharon Roman

Date: June 18, 2011

Time: 1700

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of a taxpaying citizen of the District, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*It would be okay.*

2. If such a cost recovery program were instituted, who do you feel should be billed for the services provided (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*Everybody. I don't think you can single out people. If you receive a service, regardless of what that service is, you should pay for it.*

3. It has been proposed that all, or a portion, of the funds recovered through the cost recovery program should be used to support District sponsored community risk reduction programs (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community wellness and

injury prevention programs, vaccination clinics, etc.). How would you feel if recovered funds were to be used in this manner?

*I think that would be appropriate. I would like to see the fire department put on vaccination clinics. I would like to see an increase for risk reduction funding so you can start doing more for the public.*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

*Sure.*

**Appendix C: (continued)****DISTRICT RESIDENT INTERVIEW**

Name: Cheryl Lynn

Date: June 20, 2011

Time: 0830

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of a taxpaying citizen of the District, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*I don't think I'm in favor of it unless it's a statewide program. Very few of us stay in our district. You're already paying for the services through taxes.*

2. If such a cost recovery program were instituted, who do you feel should be billed for the services provided (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*I'm not for it, but if I had to choose it would definitely be at-fault, non-resident drivers. I still think it should be a statewide program.*

3. It has been proposed that all, or a portion, of the funds recovered through the cost recovery program should be used to support District sponsored community risk reduction programs (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community wellness and

injury prevention programs, vaccination clinics, etc.). How would you feel if recovered funds were to be used in this manner?

*Recovered funds should be used only to cover the overhead of operational costs for calls.*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

*Yes.*

**Appendix C: (continued)****DISTRICT RESIDENT INTERVIEW**

Name: Darren Humbert

Date: June 20, 2011

Time: 1530

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of a taxpaying citizen of the District, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*I'm not for it. People are going to be afraid to call 911 because they'll be afraid they'll be charged. I'm in favor of you raising my taxes and not charge for the services*

2. If such a cost recovery program were instituted, who do you feel should be billed for the services provided (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*If you're going to implement it, bill all the at-fault drivers.*

3. It has been proposed that all, or a portion, of the funds recovered through the cost recovery program should be used to support District sponsored community risk reduction programs (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community wellness and



injury prevention programs, vaccination clinics, etc.). How would you feel if recovered funds were to be used in this manner?

*I'd rather see the funds used for operational costs and not starting new programs.*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

*Yes.*

**Appendix C: (continued)****DISTRICT RESIDENT INTERVIEW**

Name: Glenda Smith

Date: June 20, 2011

Time: 0920

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of a taxpaying citizen of the District, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*I'm in favor of it. You should try to recover all the costs you can.*

2. If such a cost recovery program were instituted, who do you feel should be billed for the services provided (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*All at-fault drivers.*

3. It has been proposed that all, or a portion, of the funds recovered through the cost recovery program should be used to support District sponsored community risk reduction programs (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community wellness and

injury prevention programs, vaccination clinics, etc.). How would you feel if recovered funds were to be used in this manner?

*I do believe in wages for personnel who are involved in programs that reduce risks. It's an important part of keeping us safe. I would approve use of these funds for these purposes.*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

*Yes.*

**Appendix C: (continued)****DISTRICT RESIDENT INTERVIEW**

Name: Deborah Yerousek

Date: June 21, 2011

Time: 0845

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of a taxpaying citizen of the District, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*I think we should pursue that.*

2. If such a cost recovery program were instituted, who do you feel should be billed for the services provided (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*Bill everybody whether they're at fault or not. If you get shot by a gang member and go to the hospital you will still get a bill.*

3. It has been proposed that all, or a portion, of the funds recovered through the cost recovery program should be used to support District sponsored community risk reduction programs (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community wellness and injury prevention programs, vaccination clinics, etc.). How would you feel if recovered funds were to be used in this manner?

*With only 6% of the people in our district being involved in crashes, I don't agree with using the funding in that manner. There's plenty of safe driving programs out there and you can just go to your doctor and get a shot if you need one. Use the money to reduce the cost to property owners, for instance, by buying more cost effective vehicles.*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

*Absolutely.*

**Appendix C: (continued)****INSURANCE REPRESENTATIVE INTERVIEW**

Name: Mike Dowdy

Date: June 21, 2011

Time: 1248

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of the insurance industry, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*I think it's a good idea, but I also think its going to increase insurance costs. It may put a bigger burden on district taxpayers.*

2. If such a cost recovery program were instituted by the District, for whom do you feel insurance organizations would be most likely to accept and settle a claim (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*I can't really say, but I think that billing non-resident at-fault drivers would be discrimination. You may run into legal issues. Bill all at-fault drivers.*

3. It has been proposed that all, or a portion, of the funds recovered through such a cost recovery program should be used to develop and maintain District sponsored community risk reduction initiatives (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community

wellness and injury prevention programs, vaccination clinics, etc.). How do you believe the insurance industry would view the cost recovery program if recovered funds were to be used in this manner?

*It would be very positive if the programs proved to decrease the amount of claims submitted.*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

*Yes. Remember, these are my personal opinions and in no way represent the opinions of State Farm.*

**Appendix C: (continued)****INSURANCE REPRESENTATIVE INTERVIEW**

Name: Tamie Farris

Date: June 21, 2011

Time: 1430

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of the insurance industry, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*Its not been presented to me thus far. From a taxpayers standpoint it seems like a good idea. From the insurance perspective, they wouldn't like it. It's a snowball effect that would trickle down and increase insurance rates. I may have an accident in someone elses district and be billed. Taxes should cover services the fire department offers. Each entity is already taxing for the service.*

2. If such a cost recovery program were instituted by the District, for whom do you feel insurance organizations would be most likely to accept and settle a claim (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*Everybody pays a premium. Tax is a form of insurance and risk sharing. Everybody should pay but only if its their fault.*



3. It has been proposed that all, or a portion, of the funds recovered through such a cost recovery program should be used to develop and maintain District sponsored community risk reduction initiatives (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community wellness and injury prevention programs, vaccination clinics, etc.). How do you believe the insurance industry would view the cost recovery program if recovered funds were to be used in this manner?

*On one hand, they would like it. However, to recover costs for operational costs would be more appropriate. I'm really averse to having government starting up new programs. Police and fire departments should just do the things they were designed for.*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

*You can use my name and say I'm an Allstate agent but use a disclaimer that my views are my own and not necessarily the views of Allstate.*

**Appendix C: (continued)****INSURANCE REPRESENTATIVE INTERVIEW**

Name: Michael Vaughn

Date: June 21, 2011

Time: 1522

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Between the years of 2005 and 2010 the Larkspur Fire Protection District (LFPD) responded to 1,085 motor vehicle crashes within the District. The combined cost to the District as a result of these responses is estimated to be \$129,881.67. Approximately, 73 (6.75%) of these incidents involved resident citizens of the District and resulted in an approximate cost of \$8,767.01. Disproportionately, approximately 1,012 (93.30%) of these incidents involved non-resident citizens and resulted in an approximate cost of \$121,114.66.

The District is investigating the possibility of instituting a cost recovery program for response to motor vehicle crash incidents. Motorists involved in crashes would be billed based on time personnel and vehicles are dedicated to the incident. Additionally, dispatch costs would be factored into the total amount of the bill (presently our dispatch center charges \$44.00 each time they notify us of a 911 response).

From the perspective of the insurance industry, please answer the following questions to the best of your ability. Please summarize your answers in as brief but accurate a manner as possible.

1. What is your opinion of such a cost recovery program?

*I pay taxes for police and fire department coverage. Does the insurance pay or the individual? Paying for such costs is not factored into insurance. Knowing how my customers feel they don't want to pay more. What if you institute a program like this? Will El Paso County do the same thing?*

2. If such a cost recovery program were instituted by the District, for whom do you feel insurance organizations would be most likely to accept and settle a claim (i.e.; all drivers involved, only at fault drivers, only non-resident drivers, only non-resident drivers at fault).

*I can see an insurance company fighting tooth and nail unless you can show that you coming out helped prevent and accident.*

3. It has been proposed that all, or a portion, of the funds recovered through such a cost recovery program should be used to develop and maintain District sponsored community


risk reduction initiatives (i.e.; wages for personnel dedicated to risk reduction efforts, production and distribution of safe driving public service announcements, community wellness and injury prevention programs, vaccination clinics, etc.). How do you believe the insurance industry would view the cost recovery program if recovered funds were to be used in this manner?

*My personal opinion is not very positive. They don't want to fund risk reduction programs unless they're proven to save money on claims. Vaccinations have nothing to do with car insurance.*

4. Do I have your consent to include your name and statements you made during this interview within the text of my research project?

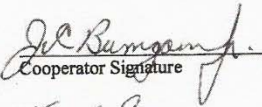
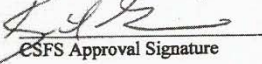
*Yes with a disclaimer. These opinions are mine and not the opinions of Farmers Insurance.*

## Appendix D:

 <b>CSFS COOPERATOR RESOURCE RATE FORM 2011-2014</b>	
Page 1 of 5	
<b>1. ORDERING OFFICE</b> Ordering of Cooperator resources is outlined in the Annual Operating Plan (AOP) for the county shown in Block 2. Agency References: NPS Agmt #F1249060026 BLM Agmt #CCFMA060001 USFS Agmt #06-FI-11020000-048 BIA Agmt #AG06M000002 F&WS Agmt #14-48-60139-K001 DOD Agmt # pending	<b>2a. AOP COUNTY</b> Douglas ✓ <b>2b. DISPATCH CENTER</b> Pueblo ✓ <b>3. EFFECTIVE DATES</b> Beginning: May 1, 2011 Ending: April 30, 2014 <input checked="" type="checkbox"/> Original ✓ <input type="checkbox"/> Revised as of date:
<b>4. COOPERATOR</b> Unit Identifier: CO - LARX ✓ Name: Larkspur Fire Protection District ✓ Address: 9414 Spruce Mountain Road City: Larkspur State: Colorado Zip Code: 80118 Email: jbumgarner@larkspurfire.org Phone: 303-681-3284 Phone: 303-880-4725 Fax: 303-681-3201	<b>5. COLORADO STATE FOREST SERVICE CONTACTS:</b> Franktown District ✓ Fire Division, Incident Kristin Garrison, District Forester Business Staff 303.660.9625 (o) 970.491.8538 303.851.5606 (FDO pager) CSFS website: <a href="http://csfs.colostate.edu">http://csfs.colostate.edu</a> <b>6. PAYMENT OFFICE:</b> <b>COLORADO STATE FOREST SERVICE</b> <b>FIRE DIVISION, BUILDING 1049</b> <b>5060 CAMPUS DELIVERY</b> <b>FORT COLLINS, CO 80523-5060</b>
<b>7. Workers Compensation contact ( Name, Phone, and Fax):</b> Becky Hernandez, 303-681-3284, Fax 303-681-3201 ✓	
<b>8. SPECIAL PROVISIONS (Note Conditions of Use on Page 2)</b>	
<b>9. BILLING INFORMATION</b> Originals of all payment documents should be given to the cooperator at time of release from incident. <b>Incident agency should keep the file copies only.</b> Cooperators must submit <u>original payment documents</u> to the Colorado State Forest Service (CSFS) Fire Division for reimbursement directly to the cooperator.	

I understand this document is not an agreement or contract. As a cooperator, this identifies costs associated with the listed resources. Availability of these resources is not guaranteed. If available when requested, these resources will be supplied under the above conditions at the indicated cost subject to the conditions on page 2. I certify that the wildland fire equipment listed here is either cooperator owned, or placed under agreement with CSFS. All cooperator personnel have cooperator-provided workers compensation coverage.

As a cooperator, I certify by signing this document that neither the cooperator nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in this transaction by any federal department or agency. I also agree to immediately provide an update to the Colorado State Forest Service in the event this status changes.

	Jimmy C. Bumgarner Jr, Fire Chief	3/22/11
Cooperator Signature	Print Name and Title	Date
	Kristin Garrison, District Forester	3-22-11
CSFS Approval Signature	Print Name and Title	Date

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## Appendix D: (continued)

**Cooperator Resource Rate Form (May 1, 2011-April 30, 2014)**

Page 2 of 5

This Cooperator Resource Rate Form (CRRF) is not a stand alone document. As an attachment to the County Annual Operating Plan (AOP), this form documents Colorado Cooperator costs and provisions when resources are requested by another agency. This CRRF also documents the relationship through agreements with CSFS to the current Colorado Interagency Cooperative Fire Management Agreement. Refer to the Rocky Mountain/Great Basin geographic area supplement to IIBMH Chapter 50 for additional information on Colorado cooperators.

**Reimbursement/Conditions**

1. Cooperator agrees to a commitment up to 14 days, excluding travel. Any rotation of personnel or equipment without prior approval from the incident will be at the Cooperator's expense.
2. Cooperators have the same status and responsibilities as state or federal agencies, including incident replacement of tools and supplies.
3. Crew swaps at the request of the incident will be coordinated with the appropriate incident management team and interagency dispatch center and all expenses for crew rotations will be charged to the incident.
4. Annual cooperator reimbursement guidelines and forms are available on the CSFS website: [www.csfs.colostate.edu](http://www.csfs.colostate.edu).

**Equipment**

1. Equipment work rates do not include operator(s) or operating supplies (fuel and oil). Operating supplies will be provided by the incident.
2. Equipment use should be documented on an Emergency Equipment Shift Ticket (OF-297) and recorded on an Emergency Equipment Use Invoice (OF-286).
3. Minimum Daily Guarantee (Block 13) does not apply on first and last days of an incident. Payment will be for actual work and/or travel hours only.
4. Equipment and staffing should meet the current Rocky Mountain Area (RMA) standards found in the RMA Mobilization Guide (Chapter 75). Staffing standards of an engine or tender on a local incident are negotiable with benefiting agency.
5. Equipment that does not pass a pre-use inspection performed by the benefiting agency after arriving at an incident may be rejected and the Cooperator may not be compensated for any time or expense incurred.
6. Cooperator will not be reimbursed if equipment leaves incident without being officially released and cooperator shall bear all costs of returning equipment and operator(s) to the point of hire.
7. Equipment being driven to and from incidents will be paid at the established work rate.
8. Whenever engines or tenders are transported to an incident, the Cooperator will be reimbursed for actual hours that equipment is transported, not to exceed Minimum Daily Guarantee.
9. If transportation is not provided for engines and tenders to incidents more than 300 miles from home unit location, a special mileage rate may be requested by the department for miles driven beyond 300 miles. Shift Ticket documentation should include both hours and odometer readings for travel days.
10. Equipment will not be compensated for time when broken down or for scheduled days off at the incident.
11. Original Equipment Use Invoice and pink Shift Tickets should be given to the operator at time of release.

**Personnel**

1. Personnel time for Single Resources and Equipment Operators should be documented on a Crew Time Report (SF-261) and recorded on an Emergency Firefighter Time Report (OF-288) at the incident.
2. Cooperator is responsible for workers' compensation coverage for all assigned personnel. Workers compensation contact in Block 7 of page 1. APMC treatment expense for cooperator personnel should be charged to the incident.
3. Personnel will provide a copy of their current incident qualifications card on all interagency incidents. Cooperators responding out of their local jurisdictional area must meet NWCG qualifications for assigned positions.
4. Personnel will be given daily guarantee for days off provided at the incident or when equipment is broken down.
5. Return travel time should be left open and original Emergency Firefighter Time Report(s) given to personnel at time of release.

**Damage & Loss**

1. Requests for damage to or loss of cooperator tools or equipment which occur at the incident should be documented in writing at the incident prior to demobilization.
2. Reimbursement requests will be reviewed by CSFS Fire Division, and approved or denied depending upon the circumstances, supporting documentation, and IIBMH guidelines. See IIBMH Chapter 50 supplement for additional information.
3. Employee claims for personal property lost or damaged on the incident will be considered for reimbursement on a case by case basis.



## Appendix D: (continued)

## CSFS CRRF RESOURCE LISTING (May 1, 2011-April 30, 2014)

Page 3 of 5



Cooperator Name: Larkspur Fire Protection District  
Unit Identifier: CO-LARX

Equipment work rates do not include personnel or operating supplies (fuel and oil).  
Personnel time will be documented and billed at actual cost for incident assignments.

9. Equipment Description (include equipment identifier, make, model, year, VIN, license number)	10. Kind	11. Type	12. Work Rate (dry)*		13. Minimum Daily Guarantee \$
			a. Rate \$	b. Unit	
All cooperator personnel will be compensated at established rates as documented with CSFS.			Current cooperator rates		
a) Brush 161, 2008 Sterling/Cummins VIN# 3F6WK78A38G350918 125 GPM, 300 gal H2O w/ 20 gal Class A foam, Stihl 441 saw, drip torch x2	Engine	6X	\$65.00 ✓	Hour	\$520.00 ✓
b) Brush 165, 2002 Ford F-550 VIN# 1FDAX57F92EC28376 125 GPM, 300 gal H2O w/ 20 gal Class A foam, Stihl 441 saw, drip torch	Engine	6 X	\$65.00 ✓	Hour	\$520.00 ✓
c) Engine 163, 1997 Pierce Saber VIN# 4P1CT02U7WA000124 1500 GPM, 750 gal H2O, 30 gal Class A foam, Stihl 460 saw, Mark 3 pump, drip torch	Engine	1	\$120.00 ✓	Hour	\$960.00 ✓
d) Engine 162, 2006 Pierce Saber VIN# 4PICS01A16A006527 1250 GPM, 950 gal H2O, CAFS 30 gal Class A foam, structural fire equipped	Engine	1 X	\$120.00 ✓	Hour	\$960.00 ✓
e.) Command 161, 2006 Dodge Ram VIN# 1D7KS28C161128771 Command vehicle, 5 seats, Emergency Lights, Bed Topper	Pick-up	X	\$55.00/ ✓	Daily	
f.) Command 162, 2001 Ford Expedition VIN# 1FMPU16L1YLB43541 Command vehicle, 5 seats, Emergency Lights	Utility Vehicle	X	\$60.00 ✓	Daily	
g.) Medic 162, Ford F-350 Ambulance VIN# 1FDWF37F6XEC85106 Can transport 2 patients w/ ALS	Ambulance	X	\$55.00 ✓	Hour	\$440.00 ✓

\*Work rates are based on all operating supplies (fuel & oil) being furnished by the benefiting agency (dry).

Cooperator Initials: JSBApproved by: [Signature]

CSFS Signature

Kristin Garrison, District Leader

Print Name and Title

3-22-11  
Date

## Appendix D: (continued)

## CSFS CRRF RESOURCE LISTING (May 1, 2011-April 30, 2014)

Page 4 of 5



**Cooperator Name:** Larkspur Fire Protection District  
**Unit Identifier:** CO-LARX

**Equipment work rates do not include personnel or operating supplies (fuel and oil).**  
 Personnel time will be documented and billed at actual cost for incident assignments.

9. Equipment Description (include equipment identifier, make, model, year, VIN, license number)	10. Kind	11. Type	12. Work Rate (dry)*		13. Minimum Daily Guarantee \$
			a. Rate \$	b. Unit	
All cooperator personnel will be compensated at established rates as documented with CSFS.			Current cooperator rates		
a) Brush 164, 1992 Ford VIN#2FDK38G8NCA17649 125 GPM, 300 gal H2O, 20 gal Class A foam, Stihl 036 saw, drip torch	Engine	6 X	\$65.00 ✓	Hour	\$520.00 ✓
b) Tactical Tender 161, 2004 Pierce/Kenworth VIN# 1NKDLBEX35J098841 750 GPM, 3500 gal H2O, Jet dumps, Emergency lighting, 2 porta-tanks	Tender	1	\$110.00 ✓	Hour	\$880.00 ✓
c) Tactical Tender 164, 1981 International VIN# D3215BGB10046 125 GPM, 2500 gal H2O, porta-tank, spray bars, portable pump	Tender	2 X 6x6	\$95.00 ✓	Hour	\$760.00 ✓
d) Engine 164, Freightliner Smeal VIN# 1FV2J1033WH892097 1000 GPM, 750 gal H2O, Structural fire equipped	Engine	1	\$120.00 ✓	Hour	\$960.00 ✓
e.) ATV 161, 2005 Polaris Sportsman 700 VIN# 3174 Automatic All-Terrain 4-wheeler	ATV	X	\$30.00 ✓	Daily	
f.) Support 162, 1997 Ford F-350 VIN#1F0KF38GXVEB55798 Utility bed, support vehicle, 75 gal diesel tank w/pump	Utility Vehicle	X	\$75.00 ✓	Daily	
g.) TENDER 162 Kenworth 1984 Vin#1XKWD29X5EK314575, 250 gpm, 3200 gal H2O, 3500 Gal Porta Tank	Support Tender	Type S 2	\$48.00 ✓	Hourly	\$384.00 ✓

\*Work rates are based on all operating supplies (fuel & oil) being furnished by the benefiting agency (dry).

Cooperator Initials JSJApproved by: [Signature]  
CSFS SignatureKristin Gorman, District Forester  
Print Name and Title3-22-11  
Date

## Appendix D: (continued)

## CSFS CRRF RESOURCE LISTING (May 1, 2011-April 30, 2014)

Page 5 of 5



Cooperator Name: Larkspur Fire Protection District ✓  
 Unit Identifier: CO-LARX ✓

Equipment work rates do not include personnel or operating supplies (fuel and oil).  
 Personnel time will be documented and billed at actual cost for incident assignments.

9. Equipment Description (include equipment identifier, make, model, year, VIN, license number)	10. Kind	11. Type	12. Work Rate (dry)*		13. Minimum Daily Guarantee \$
			a. Rate \$	b. Unit	
All cooperator personnel will be compensated at established rates as documented with CSFS.			Current cooperator rates		
a) ENGINE 161, 2005 Pierce Vin# 4PICE01A46A005833 1500 gpm, 500 Gal H2O, 20 Gal Class A Foam, Structural Fire Equipped and Vehicle Extrication	Engine	1	\$120.00 ✓	Hour	\$960.00 ✓
b)					

\*Work rates are based on all operating supplies (fuel & oil) being furnished by the benefiting agency (dry).

Cooperator Initials: JSF Approved by: Kristin Garrison District Forester 3-22-11  
 CSFS Signature Print Name and Title Date



**Appendix E:**

**INJURY MVC APPARATUS COST RECOVERY YEARS 2005 THROUGH 2010  
EXCLUDING TRANSPORT AMBULANCE (271.98 hours)**

<b>100% Collection Rate</b>	<b>75% Collection Rate</b>	<b>50% Collection Rate</b>	<b>25% Collection Rate</b>	<b>10% Collection Rate</b>
\$29,880.53	\$22,410.40	\$14,940.26	\$7,470.13	\$2,988.05

**INJURY MVC PERSONNEL COST RECOVERY YEARS 2005 THROUGH 2010  
EXCLUDING AMBULANCE PERSONNEL (271.98 hours)**

<b>100% Collection Rate</b>	<b>75% Collection Rate</b>	<b>50% Collection Rate</b>	<b>25% Collection Rate</b>	<b>10% Collection Rate</b>
\$13,748.84	\$10,311.63	\$6,874.42	\$3,437.21	\$1,374.88

**NON-INJURY MVC APPARATUS COST RECOVERY YEARS 2005 THROUGH 2010 (294.64 hours)**

<b>100% Collection Rate</b>	<b>75% Collection Rate</b>	<b>50% Collection Rate</b>	<b>25% Collection Rate</b>	<b>10% Collection Rate</b>
\$25,594.17	\$19,195.63	\$12,797.09	\$6,398.54	\$2,559.42

**NON-INJURY MVC PERSONNEL COST RECOVERY YEARS 2005 THROUGH 2010 (294.64 hours)**

<b>100% Collection Rate</b>	<b>75% Collection Rate</b>	<b>50% Collection Rate</b>	<b>25% Collection Rate</b>	<b>10% Collection Rate</b>
\$12,918.14	\$9,688.60	\$6,459.07	\$3,229.53	\$1,291.81

**DISPATCH FEE POTENTIAL COST RECOVERY YEARS 2005 THROUGH 2010 (1085 CALLS AT \$44/CALL)**

<b>100% Collection Rate</b>	<b>75% Collection Rate</b>	<b>50% Collection Rate</b>	<b>25% Collection Rate</b>	<b>10% Collection Rate</b>
\$47,740.00	\$37,125.00	\$24,750.00	\$12,375.00	\$4,950.00

**MVC POTENTIAL COST RECOVERY YEARS 2005 THROUGH 2010**

<b>100% Collection Rate</b>	<b>75% Collection Rate</b>	<b>50% Collection Rate</b>	<b>25% Collection Rate</b>	<b>10% Collection Rate</b>
\$129,881.68	\$98,731.26	\$65,820.84	\$32,910.42	\$13,164.17

**POTENTIAL GROSS ANNUAL AVERAGE COST RECOVERY**

<b>100% Collection Rate</b>	<b>75% Collection Rate</b>	<b>50% Collection Rate</b>	<b>25% Collection Rate</b>	<b>10% Collection Rate</b>
\$25,976.34	\$19,746.25	\$13,164.17	\$6,582.08	\$2,632.83

**POTENTIAL NET ANNUAL AVERAGE COST RECOVERY (- 20% BILLING COMPANY FEE)**

<b>100% Collection Rate</b>	<b>75% Collection Rate</b>	<b>50% Collection Rate</b>	<b>25% Collection Rate</b>	<b>10% Collection Rate</b>
\$20,781.07	\$15,797.00	\$10,531.33	\$5,265.67	\$2,106.27